State: Pennsylvania Filing Company: Metropolitan Life Insurance Company

TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified

Product Name: Group Long-Term Care Insurance Premium Rate Schedule Increase Filing

Project Name/Number: 2017 AARP Rate Increase Filings/CT17-206 AARP (Rate)

Filing at a Glance

Company: Metropolitan Life Insurance Company

Product Name: Group Long-Term Care Insurance – Premium Rate Schedule Increase Filing

State: Pennsylvania

TOI: LTC03G Group Long Term Care

Sub-TOI: LTC03G.001 Qualified

Filing Type: Rate - Other (Not M.U. or G.I. Product)

Date Submitted: 04/05/2017

SERFF Tr Num: META-130989971

SERFF Status: Assigned

State Tr Num: META-130989971

State Status: Received Review in Progress
Co Tr Num: CT17-206 AARP (RATE) RW

Implementation

Date Requested:

Author(s): Ruth Rivera, Linda Williams, Cherise Crittenden, Robert Waldron, Katijah Basalat

Reviewer(s): Jim Laverty (primary)

Disposition Date:
Disposition Status:
Implementation Date:

State Filing Description:

Proposed 23.1% increase on 2,680 policyholders of Met Life group forms G.LTC1697, G.LTC5897R100, and G.LTC5797R100.

Metropolitan Life Insurance Company

SERFF Tracking #: META-130989971 State Tracking #: META-130989971

Pennsylvania

Filing Company:

TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified

Product Name: Group Long-Term Care Insurance Premium Rate Schedule Increase Filing

Project Name/Number: 2017 AARP Rate Increase Filings/CT17-206 AARP (Rate)

General Information

State:

Project Name: 2017 AARP Rate Increase Filings

Status of Filing in Domicile:
Project Number: CT17-206 AARP (Rate)

Date Approved in Domicile:
Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other: Market Type: Group

Submission Type: New Submission Group Market Size: Large Group Market Type: Association Overall Rate Impact:

Filing Status Changed: 04/06/2017

State Status Changed: 04/06/2017 Deemer Date:

Created By: Robert Waldron Submitted By: Robert Waldron

Corresponding Filing Tracking Number: META-130990185

State TOI: LTC03G Group Long Term Care State Sub-TOI: LTC03G.001 Qualified

Filing Description:

This is a filing of a premium rate schedule increase for group long-term care insurance policies.

April 5, 2017

Pennsylvania Insurance Department 1326 Strawberry Square, 13th Floor Harrisburg, Pennsylvania 17120

Re:Group (AARP) Long-Term Care Insurance – Premium Rate Schedule Increase Filing Our NAIC Company No. is 65978
Our FEIN is 13-5581829

Dear Sir/Madam:

We are filing, for your review and approval, a request for a 20.80% premium rate schedule increase with respect to certain group long-term care insurance certificates issued for delivery in your state. The requested increase is planned to be implemented over three phases of 10% (phase one), 10% (phase two) and 1.75% (phase three), resulting in an actuarially equivalent cumulative increase of 23.12%.

We will implement the premium rate schedule increase only after we have received approval from your Department and will apply the approved increase to all certificates issued in your state under a group long-term care insurance policy sitused in the District of Columbia. Please note policy form G.LTC1697 was approved by the District of Columbia on July 27, 1997.

The premium rate schedule increase for which we are seeking approval will apply to the following group long-term care insurance certificate forms:

•G.LTC5897R100 and G.LTC5797R100 approved by your Department on August 3, 1999

Please note that these forms are not currently being marketed to new group certificateholders.

Company Tracking #: CT17-206 AARP (RATE) RW

State: Pennsylvania Filing Company: Metropolitan Life Insurance Company

TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified

Product Name: Group Long-Term Care Insurance Premium Rate Schedule Increase Filing

Project Name/Number: 2017 AARP Rate Increase Filings/CT17-206 AARP (Rate)

We are submitting an actuarial memorandum and rates in support of our request.

Company Rate Information Provided on SERFF

Please note the following with respect to the information entered under Company Rate Information in the SERFF system:

"Written Premium Change for this Program" and "Written Premium for this Program" reflects premium information only for certificates issued to residents of your state. The "Number of Policyholders Affected for this Program" reflects only the number of certificates issued to residents of your state.

Notification to Certificateholders of Premium Rate Schedule Increase

We intend to provide certificateholders with a minimum of 60 days advance written notice prior to the first effective date of the premium rate schedule increase. In our written notification we will explain that:

- •the certificateholder can continue his/her current coverage by paying the new premium amount when due;
- •the certificateholder can reduce his/her coverage to lessen the impact of the premium rate schedule increase if the current level of coverage permits a reduction;
- •if the certificateholder's coverage lapses (due to nonpayment of premium or cancellation) at anytime from the date of our written notification up to 120 days following the first due date of the new premium ("Election Period"), that the certificateholder will have nonforfeiture coverage as follows:
- •if the certificateholder's coverage does not include the nonforfeiture coverage provision, or includes the nonforfeiture coverage provision but that provision provides benefits less than the Limited Coverage Upon Lapse Following Premium (Contribution) Increase Endorsement ("LCUL"), we will issue the certificateholder the LCUL described below;
- •if the certificateholder's coverage includes the nonforfeiture coverage provision and that provision provides benefits equal to the LCUL, we will provide coverage under the nonforfeiture coverage provision;
- •if the certificateholder qualifies for coverage under Contingent Benefit Upon Lapse as a result of the premium rate schedule increase, we will instead provide coverage under LCUL since the benefit payable under LCUL is equal to the benefit payable under Contingent Benefit Upon Lapse; and
- •we will not provide coverage under more than one nonforfeiture coverage provision.

Limited Coverage Upon Lapse Following Premium (Contribution) Increase Endorsement

In connection with our request for approval of a premium rate schedule increase, we are filing, under separate cover, the following form for review and approval. Please refer to the section above titled Notification to Certificateholders of Premium Rate Schedule Increase for additional information on how we intend to use this form.

Form Number: Description:

LCUL-AARPLIMITED COVERAGE UPON LAPSE FOLLOWING PREMIUM (CONTRIBUTION) INCREASE ENDORSEMENT. Endorsement to be issued to certificateholders whose coverage lapsed during the Election Period (described above) and (1)

SERFF Tracking #: META-130989971 State Tracking #: META-130989971

State: Pennsylvania Filing Company: Metropolitan Life Insurance Company

TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified

Product Name: Group Long-Term Care Insurance Premium Rate Schedule Increase Filing

Project Name/Number: 2017 AARP Rate Increase Filings/CT17-206 AARP (Rate)

whose policies did not include a nonforfeiture coverage provision; or (2) who qualified for Contingent Benefit Upon Lapse as a result of the premium rate schedule increase.

The officer signing below certifies that this endorsement form achieves a Flesch score of 45.

The contact person for this filing is:

Melinda Lula 1300 Hall Boulevard Bloomfield, CT 06002 Telephone: 860-656-3862 mlula@metlilfe.com

Thank you for your attention to our filing. We look forward to hearing from you.

Sincerely,

Thomas G. Reilly

Director, Product Management & Compliance

Company and Contact

Filing Contact Information

Melinda Lula, Sr. Product Consultant mlula@metlife.com
1300 Hall Blvd 860-656-3862 [Phone]
Bloomfield, CT 06002 866-588-3217 [FAX]

Filing Company Information

Metropolitan Life Insurance CoCode: 65978 State of Domicile: New York

CompanyGroup Code: 241Company Type: LifeMetLifeGroup Name:State ID Number:

200 Park Avenue FEIN Number: 13-5581829

New York, NY 10166

(212) 578-2211 ext. [Phone]

Filing Fees

Fee Required? No Retaliatory? No

Fee Explanation:

 SERFF Tracking #:
 META-130989971
 State Tracking #:
 META-130989971
 Company Tracking #:
 CT17-206 AARP (RATE) RW

State: Pennsylvania Filing Company: Metropolitan Life Insurance Company

TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified

Product Name: Group Long-Term Care Insurance Premium Rate Schedule Increase Filing

Project Name/Number: 2017 AARP Rate Increase Filings/CT17-206 AARP (Rate)

Rate Information

Rate data applies to filing.

Filing Method: SERFF

Rate Change Type: Increase

Overall Percentage of Last Rate Revision: 0.000%

Effective Date of Last Rate Revision:

Filing Method of Last Filing: N/A

Company Rate Information

Company	Overall % Indicated	Overall % Rate	Written Premium Change for	Number of Policy Holders Affected	Written Premium for	Maximum % Change	Minimum % Change
Name:	Change:	Impact:	this Program:	for this Program:	this Program:	(where req'd):	(where req'd):
Metropolitan Life Insurance Company	23.120%	23.120%	\$992,525	2,680	\$4,292,929	23.120%	23.120%

SERFF Tracking #: META-130989971 State Tracking #: META-130989971 Company Tracking #: CT17-206 AARP (RATE) RW

State: Pennsylvania Filing Company: Metropolitan Life Insurance Company

TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified

Product Name: Group Long-Term Care Insurance Premium Rate Schedule Increase Filing

Project Name/Number: 2017 AARP Rate Increase Filings/CT17-206 AARP (Rate)

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		PA_AARP_OriginalProduct_Ra tes_with_23.12%_IncreasePha se1_10%	G.LTC1697, G.LTC5897R100, G.LTC5797R100	Revised	Previous State Filing Number: Percent Rate Change Request: 23.12	PA_AARP_OriginalPro duct_Rates_with_23.1 2%_IncreasePhase1_1 0%.pdf,
2		PA_AARP_OriginalProduct_Ra tes_with_23.12%_IncreasePha se2_10%		Revised	Previous State Filing Number: Percent Rate Change Request: 23.12	PA_AARP_OriginalPro duct_Rates_with_23.1 2%_IncreasePhase2_1 0%.pdf,
3		PA_AARP_OriginalProduct_Ra tes_with_23.12%_IncreasePha se3_1.75%		Revised	Previous State Filing Number: Percent Rate Change Request: 23.12	PA_AARP_OriginalPro duct_Rates_with_23.1 2%_IncreasePhase3_1 .75%.pdf,

COMPREHENSIVE PLAN 4 Year Lifetime Benefit

Home Care and Community Care Benefit 50% of Nursing Home Benefit

Inflation:	Optional	Optional	Automatic	Automatic
Nonforfeiture:	No	Yes	No	Yes
ISSUE AGE				
50 and below	3.01	3.83	8.87	9.46
50 and below 51	3.26	4.09	9.33	10.93
52	3.50	4.40	9.81	11.55
53	3.76	4.73	10.32	12.14
54	4.07	5.06	10.85	12.69
55	4.38	5.43	11.40	13.35
56	4.75	5.90	12.03	14.10
57	5.17	6.38	12.72	14.87
58	5.63	6.91	13.44	15.69
59	6.12	7.50	14.19	16.57
60	6.64	8.12	15.00	17.49
61	7.26	8.82	15.88	18.48
62	7.90	9.59	16.83	19.60
63	8.62	10.43	17.82	20.70
64	9.39	11.33	18.88	21.93
65	10.23	12.32	20.00	23.23
66	11.20	13.46	21.32	24.77
67	12.28	14.70	22.75	26.38
68	13.44	16.06	24.27	28.12
69	14.72	17.53	25.89	29.99
70	16.13	19.14	27.63	31.94
71	17.67	20.90	29.55	34.10
72	19.34	22.81	31.59	36.41
73	21.19	24.93	33.77	38.90
74	23.21	27.21	36.12	41.51
75 70	25.41	29.72	38.61	44.35
76 77	27.85	32.43	41.40	47.41
77 78	30.54	35.38	44.40	50.67
76 79	33.46 36.67	38.59 42.11	47.59 51.02	54.14 57.88
80	40.19	45.94	54.69	61.86
81	44.11	50.12	58.87	66.29
82	48.42	54.67	63.38	71.02
83	53.15	59.64	68.24	76.10
84	58.34	65.05	73.48	81.51
85	64.04	70.97	79.11	87.32
86	68.99	76.01	84.08	92.36
87	74.34	81.42	89.39	97.70
88	80.10	87.21	95.00	103.29
89	86.31	93.41	100.98	109.23
90	123.66	133.06	142.76	153.60

COMPREHENSIVE PLAN Lifetime Benefit

Home Care and Community Care Benefit 50% of Nursing Home Benefit

Inflation: Nonforfeiture:	Optional No	Optional Yes	Automatic No	Automatic Yes
ISSUE AGE				
50 and below	4.14	5.26	12.56	13.42
51	4.44	5.59	13.13	15.42
52	4.77	6.01	13.75	16.17
53	5.10	6.42	14.39	16.96
54	5.48	6.82	15.05	17.62
55	5.87	7.28	15.73	18.39
56	6.36	7.90	16.54	19.43
57	6.89	8.49	17.38	20.33
58	7.44	9.13	18.26	21.32
59	8.03	9.86	19.18	22.42
60	8.69	10.63	20.15	23.52
61	9.42	11.44	21.21	24.66
62	10.21	12.41	22.33	26.03
63	11.04	13.35	23.50	27.30
64	11.97	14.43	24.75	28.73
65	12.96	15.60	26.05	30.25
66	14.17	17.03	27.74	32.23
67	15.49	18.55	29.52	34.23
68	16.94	20.24	31.44	36.43
69	18.52	22.07	33.48	38.76
70	20.26	24.05	35.66	41.21
71	22.15	26.20	38.06	43.91
72	24.22	28.58	40.63	46.84
73	26.47	31.13	43.36	49.92
74	28.95	33.95	46.27	53.17
75	31.66	37.03	49.39	56.72
76	34.63	40.33	52.82	60.50
77	37.86	43.87	56.50	64.48
78 	41.43	47.76	60.43	68.75
79	45.30	52.01	64.64	73.33
80	49.54	56.63	69.12	78.19
81	54.27	61.67	74.23	83.58
82	59.44	67.12	79.71	89.32
83	65.10	73.04	85.60	95.44
84	71.30	79.51	91.92	101.97
85	78.10	86.55	98.69	108.92
86	84.00	92.53	104.68	114.95
87	90.35	98.96	111.03	121.33
88	97.17	105.80	117.77	128.04
89	104.52	113.12	124.92	135.10
90	186.63	200.79	219.93	236.63

COMPREHENSIVE PLAN 4 Year Lifetime Benefit

Home Care and Community Care Benefit 80% of Nursing Home Benefit

Inflation:	Optional	Optional	Automatic	Automatic
Nonforfeiture:	No	Yes	No	Yes
ISSUE AGE	0.70	4.00	40.07	44.00
50 and below	3.78	4.93	10.87	11.68
51	4.07	5.26	11.42	13.66
52 50	4.38	5.63	11.97	14.30
53	4.71	6.03	12.58	15.03
54 55	5.06	6.47	13.20	15.77
55 56	5.43	6.91	13.86	16.52
56 57	5.87	7.46	14.61	17.42
57 59	6.38	8.07	15.40	18.37
58 50	6.93	8.71	16.24	19.29
59	7.50	9.42 10.16	17.14	20.37
60	8.14		18.06	21.43
61	8.84	11.02 11.92	19.10	22.66
62	9.61		20.17	23.89
63	10.43	12.91	21.34	25.28
64 65	11.35 12.32	13.97 15.14	22.55	26.62
66		16.46	23.83	28.14
	13.46 14.70	17.91	25.37 27.02	29.88 31.79
67 68	16.04	17.91	27.02 28.75	33.81
69	17.53	21.21	30.60	35.88
70	19.14	23.08	32.58	38.17
70 71	20.90	25.06 25.12	34.78	40.70
72	22.84	27.32	37.11	43.32
73	24.95	29.74	39.60	46.13
73 74	27.26	32.36	42.26	49.13
75	29.79	35.22	45.10	52.29
76	32.60	38.37	48.29	55.84
77	35.71	41.80	51.72	59.60
78	39.09	45.54	55.42	63.65
79	42.81	49.61	59.36	67.91
80	46.86	54.03	63.56	72.47
81	51.50	59.00	68.51	77.75
82	56.61	64.42	73.83	83.34
83	62.22	70.33	79.55	89.32
84	68.38	76.80	85.73	95.77
85	75.15	83.84	92.40	102.63
86	81.18	90.00	98.45	108.79
87	87.69	96.60	104.92	115.30
88	94.73	103.71	111.80	122.23
89	102.32	111.30	119.13	129.49
90	147.00	158.91	168.85	182.51

COMPREHENSIVE PLAN Lifetime Benefit

Home Care and Community Care Benefit 80% of Nursing Home Benefit

Inflation: Nonforfeiture:	Optional No	Optional Yes	Automatic No	Automatic Yes
IOOUE AGE				
ISSUE AGE	E 21	6.90	15 40	16.57
50 and below 51	5.21 5.57	6.80 7.19	15.40 16.10	16.57 19.29
52	5.96	7.19	16.83	20.13
53	6.38	8.16	17.58	20.13
54	6.84	8.76	18.37	21.98
55	7.30	9.28	19.18	22.86
56	7.90	10.03	20.13	24.02
57	8.51	10.78	21.14	25.21
58	9.20	11.55	22.18	26.33
59	9.92	12.45	23.25	27.65
60	10.71	13.38	24.40	28.95
61	11.57	14.43	25.65	30.47
62	12.50	15.49	26.95	31.90
63	13.51	16.72	28.34	33.55
64	14.59	17.95	29.77	35.16
65	15.75	19.36	31.28	36.96
66	17.16	20.97	33.24	39.14
67	18.72	22.81	35.33	41.58
68	20.42	24.82	37.55	44.15
69	22.24	26.91	39.91	46.82
70	24.24	29.24	42.42	49.70
71	26.44	31.79	45.17	52.84
72	28.84	34.52	48.11	56.17
73	31.46	37.51	51.26	59.73
74	34.32	40.74	54.58	63.43
75	37.42	44.24	58.15	67.41
76	40.90	48.14	62.13	71.83
77	44.68	52.32	66.40	76.52
78 70	48.84	56.89	70.95	81.49
79	53.37	61.84	75.81	86.75
80 81	58.32 63.95	67.25 73.26	81.00 87.08	92.38 98.80
82	70.16	79.84	93.61	105.67
83	76.16 76.96	86.99	100.65	113.01
84	84.41	94.82	108.20	120.87
85	92.60	103.31	116.31	129.21
86	99.84	110.68	123.66	136.64
87	107.67	118.60	131.47	144.50
88	116.09	127.09	139.77	152.79
89	125.18	136.16	148.59	161.50
90	224.05	242.20	262.22	283.47

FACILITIES ONLY 4 Year Lifetime Benefit

Inflation:	Optional	Optional	Automatic	Automatic
Nonforfeiture:	No	Yes	No	Yes
100115 405				
ISSUE AGE	4.05	0.40	5.00	0.40
50 and below 51	1.85	2.16	5.92	6.16
52	2.00 2.18	2.33	6.25	6.95
53	2.16	2.53 2.73	6.60 6.95	7.33 7.72
54	2.57	2.73 2.97	7.35	8.14
55	2.79	3.21	7.33 7.77	8.58
56	3.06	3.52	8.23	9.11
57	3.34	3.85	8.73	9.70
58	3.67	4.20	9.26	10.23
59	4.03	4.60	9.83	10.87
60	4.40	5.02	10.43	11.53
61	4.84	5.52	11.11	12.30
62	5.32	6.07	11.84	13.11
63	5.87	6.67	12.58	13.90
64	6.45	7.33	13.40	14.83
65	7.08	8.05	14.28	15.82
66	7.81	8.87	15.29	16.94
67	8.62	9.79	16.39	18.17
68	9.50	10.78	17.56	19.47
69	10.49	11.88	18.81	20.86
70	11.57	13.09	20.15	22.35
71	12.74	14.39	21.63	23.98
72	14.01	15.82	23.21	25.74
73	15.44	17.38	24.90	27.59
74	17.01	19.10	26.73	29.57
75	18.72	20.99	28.67	31.70
76	20.50	22.92	30.71	33.92
77	22.44	25.04	32.91	36.30
78	24.57	27.32	35.27	38.81
79	26.93	29.83	37.77	41.47
80	29.48	32.58	40.46	44.35
81	32.03	35.24	43.16	47.17
82	34.80	38.13	46.05	50.14
83	37.82	41.27	49.13	53.35
84	41.10	44.66	52.40	56.72
85 86	44.66 47.45	48.31 51.11	55.92	60.30
86 87	47.45 50.42	51.11 54.08	58.63 61.47	62.99 65.80
88	50.42 53.57	54.08 57.20	64.44	65.80 68.73
89	56.91	60.50	67.56	71.79
90	80.41	85.12	94.23	99.75
30	00.41	05.12	34.23	99.13

FACILITIES ONLY Lifetime Benefit

Inflation:	Optional	Optional	Automatic	Automatic
Nonforfeiture:	No	Yes	No	Yes
ISSUE AGE	0.04	0.00		2.22
50 and below	2.64	3.08	8.67	9.02
51	2.86	3.32	9.13	10.12
52	3.10	3.61	9.61	10.69
53	3.37	3.89	10.12	11.22
54 55	3.65	4.22	10.67	11.84
55 56	3.96	4.55	11.24	12.43
56 57	4.31	4.97	11.90	13.20
57 58	4.73 5.15	5.46 5.90	12.58 13.31	13.99 14.72
59	5.63	6.42	14.08	15.55
60	6.16	7.02	14.89	16.46
61	6.73	7.68	15.82	17.51
62	7.37	8.40	16.79	18.59
63	8.07	9.15	17.82	19.67
64	8.84	10.05	18.90	20.92
65	9.70	11.02	20.06	22.22
66	10.67	12.12	21.43	23.76
67	11.73	13.31	22.90	25.41
68	12.89	14.63	24.46	27.15
69	14.17	16.04	26.14	28.97
70	15.58	17.62	27.92	30.98
71	17.12	19.34	29.90	33.15
72	18.79	21.21	31.99	35.49
73	20.64	23.23	34.23	37.93
74	22.66	25.45	36.63	40.55
75	24.88	27.90	39.20	43.36
76	27.17	30.38	41.89	46.27
77	29.68	33.11	44.73	49.35
78	32.41	36.04	47.78	52.60
79	35.40	39.23	51.02	56.03
80	38.65	42.72	54.49	59.75
81	41.91	46.11	57.97	63.34
82	45.43	49.76	61.67	67.17
83	49.24	53.72	65.60	71.24
84	53.37	57.99	69.78	75.53
85	57.86	62.59	74.25	80.06
86	61.40	66.13	77.73	83.51
87	65.16	69.89	81.40	87.16
88	69.17	73.85	85.23	90.90
89	73.39	78.01	89.23	94.80
90	103.60	109.67	124.26	131.54

COMPREHENSIVE PLAN 4 Year Lifetime Benefit

Home Care and Community Care Benefit 50% of Nursing Home Benefit

Inflation: Nonforfeiture:	Optional No	Optional Yes	Automatic No	Automatic Yes
ISSUE AGE				
50 and below	3.31	4.21	9.76	10.41
50 and below 51	3.59	4.50	10.26	12.02
52	3.85	4.84	10.79	12.71
53	4.14	5.20	11.35	13.35
54	4.48	5.57	11.94	13.96
55	4.82	5.97	12.54	14.69
56	5.23	6.49	13.23	15.51
57	5.69	7.02	13.99	16.36
58	6.19	7.60	14.78	17.26
59	6.73	8.25	15.61	18.23
60	7.30	8.93	16.50	19.24
61	7.99	9.70	17.47	20.33
62	8.69	10.55	18.51	21.56
63	9.48	11.47	19.60	22.77
64	10.33	12.46	20.77	24.12
65	11.25	13.55	22.00	25.55
66	12.32	14.81	23.45	27.25
67	13.51	16.17	25.03	29.02
68	14.78	17.67	26.70	30.93
69	16.19	19.28	28.48	32.99
70	17.74	21.05	30.39	35.13
71	19.44	22.99	32.51	37.51
72	21.27	25.09	34.75	40.05
73	23.31	27.42	37.15	42.79
74	25.53	29.93	39.73	45.66
75	27.95	32.69	42.47	48.79
76	30.64	35.67	45.54	52.15
77	33.59	38.92	48.84	55.74
78	36.81	42.45	52.35	59.55
79	40.34	46.32	56.12	63.67
80	44.21	50.53	60.16	68.05
81	48.52	55.13	64.76	72.92
82	53.26	60.14	69.72	78.12
83	58.47	65.60	75.06	83.71
84	64.17	71.56	80.83	89.66
85	70.44	78.07	87.02	96.05
86 87	75.89	83.61	92.49	101.60
87 88	81.77 88.11	89.56 95.93	98.33 104.50	107.47 113.62
89	94.94	95.93 102.75	111.08	120.15
90	136.03	146.37	157.04	168.96
90	130.03	140.37	137.04	100.90

COMPREHENSIVE PLAN Lifetime Benefit

Home Care and Community Care Benefit 50% of Nursing Home Benefit

Inflation: Nonforfeiture:	Optional No	Optional Yes	Automatic No	Automatic Yes
ICCUE ACE				
ISSUE AGE 50 and below	1 EE	<i>5</i> 70	12.02	14.76
50 and below 51	4.55 4.88	5.79 6.15	13.82 14.44	14.76 16.96
52	5.25	6.61	15.13	17.79
53	5.61	7.06	15.83	18.66
54	6.03	7.50	16.56	19.38
55	6.46	8.01	17.30	20.23
56	7.00	8.69	18.19	21.37
57	7.58	9.34	19.12	22.36
58	8.18	10.04	20.09	23.45
59	8.83	10.85	21.10	24.66
60	9.56	11.69	22.17	25.87
61	10.36	12.58	23.33	27.13
62	11.23	13.65	24.56	28.63
63	12.14	14.69	25.85	30.03
64	13.17	15.87	27.23	31.60
65	14.26	17.16	28.66	33.28
66	15.59	18.73	30.51	35.45
67	17.04	20.41	32.47	37.65
68	18.63	22.26	34.58	40.07
69	20.37	24.28	36.83	42.64
70	22.29	26.46	39.23	45.33
71	24.37	28.82	41.87	48.30
72	26.64	31.44	44.69	51.52
73	29.12	34.24	47.70	54.91
74	31.85	37.35	50.90	58.49
75	34.83	40.73	54.33	62.39
76	38.09	44.36	58.10	66.55
77	41.65	48.26	62.15	70.93
78 70	45.57	52.54	66.47	75.63
79	49.83	57.21	71.10	80.66
80 81	54.49	62.29	76.03	86.01
	59.70	67.84	81.65	91.94
82 83	65.38 71.61	73.83	87.68 94.16	98.25 104.98
84	78.43	80.34 87.46	101.11	112.17
85	85.91	95.21	108.56	119.81
86	92.40	101.78	115.15	126.45
87	99.39	108.86	122.13	133.46
88	106.89	116.38	129.55	140.84
89	114.97	124.43	137.41	148.61
90	205.29	220.87	241.92	260.29
			- -	

COMPREHENSIVE PLAN 4 Year Lifetime Benefit

Home Care and Community Care Benefit 80% of Nursing Home Benefit

Inflation: Nonforfeiture:	Optional No	Optional Yes	Automatic No	Automatic Yes
ISSUE AGE				
50 and below	4.16	5.42	11.96	12.85
51	4.48	5.79	12.56	15.03
52	4.82	6.19	13.17	15.73
53	5.18	6.63	13.84	16.53
54	5.57	7.12	14.52	17.35
55	5.97	7.60	15.25	18.17
56	6.46	8.21	16.07	19.16
57	7.02	8.88	16.94	20.21
58	7.62	9.58	17.86	21.22
59	8.25	10.36	18.85	22.41
60	8.95	11.18	19.87	23.57
61	9.72	12.12	21.01	24.93
62	10.57	13.11	22.19	26.28
63	11.47	14.20	23.47	27.81
64	12.49	15.37	24.81	29.28
65	13.55	16.65	26.21	30.95
66	14.81	18.11	27.91	32.87
67	16.17	19.70	29.72	34.97
68	17.64	21.44	31.63	37.19
69	19.28	23.33	33.66	39.47
70	21.05	25.39	35.84	41.99
71	22.99	27.63	38.26	44.77
72	25.12	30.05	40.82	47.65
73	27.45	32.71	43.56	50.74
74	29.99	35.60	46.49	54.04
75	32.77	38.74	49.61	57.52
<u>76</u>	35.86	42.21	53.12	61.42
77	39.28	45.98	56.89	65.56
78	43.00	50.09	60.96	70.02
79	47.09	54.57	65.30	74.70
80	51.55	59.43	69.92	79.72
81	56.65	64.90	75.36	85.53
82	62.27	70.86	81.21	91.67
83 84	68.44	77.36	87.51	98.25
85	75.22	84.48	94.30	105.35
86	82.67 89.30	92.22 99.00	101.64 108.30	112.89 119.67
87	96.46	106.26	115.41	126.83
88	104.20	114.08	122.98	134.45
89	112.55	122.43	131.04	142.44
90	161.70	174.80	185.74	200.76
90	101.70	174.00	103.74	200.70

COMPREHENSIVE PLAN Lifetime Benefit

Home Care and Community Care Benefit 80% of Nursing Home Benefit

Inflation: Nonforfeiture:	Optional No	Optional Yes	Automatic No	Automatic Yes
ISSUE AGE				
50 and below	5.73	7.48	16.94	18.23
51	6.13	7.91	17.71	21.22
52	6.56	8.45	18.51	22.14
53	7.02	8.98	19.34	23.07
54	7.52	9.64	20.21	24.18
55	8.03	10.21	21.10	25.15
56	8.69	11.03	22.14	26.42
57 50	9.36	11.86	23.25	27.73
58	10.12	12.71	24.40	28.96
59	10.91	13.70	25.58	30.42
60	11.78	14.72	26.84	31.85
61	12.73	15.87 17.04	28.22	33.52
62	13.75		29.65	35.09
63	14.86	18.39	31.17	36.91
64 65	16.05 17.33	19.75 21.30	32.75 34.41	38.68 40.66
66	18.88	23.07	36.56	43.05
67	20.59	25.09	38.86	45.74
68	22.46	27.30	41.31	48.57
69	24.46	29.60	43.90	51.50
70	26.66	32.16	46.66	54.67
70 71	29.08	34.97	49.69	58.12
72	31.72	37.97	52.92	61.79
73	34.61	41.26	56.39	65.70
74	37.75	44.81	60.04	69.77
75	41.16	48.66	63.97	74.15
76	44.99	52.95	68.34	79.01
77	49.15	57.55	73.04	84.17
78	53.72	62.58	78.05	89.64
79	58.71	68.02	83.39	95.43
80	64.15	73.98	89.10	101.62
81	70.35	80.59	95.79	108.68
82	77.18	87.82	102.97	116.24
83	84.66	95.69	110.72	124.31
84	92.85	104.30	119.02	132.96
85	101.86	113.64	127.94	142.13
86	109.82	121.75	136.03	150.30
87	118.44	130.46	144.62	158.95
88	127.70	139.80	153.75	168.07
89	137.70	149.78	163.45	177.65
90	246.46	266.42	288.44	311.82

FACILITIES ONLY 4 Year Lifetime Benefit

Inflation:	Optional	Optional	Automatic	Automatic
Nonforfeiture:	No	Yes	No	Yes
100115 4.05				
ISSUE AGE	0.04	0.00	0.54	0.70
50 and below	2.04	2.38	6.51	6.78
51 52	2.20	2.56	6.88	7.65
52 53	2.40	2.78	7.26	8.06
53 54	2.59	3.00	7.65	8.49
54 55	2.83 3.07	3.27	8.09 8.55	8.95 9.44
56	3.37	3.53 3.87	9.05	
56 57	3.67	4.24	9.60	10.02 10.67
58	4.04	4.62	10.19	11.25
59	4.43	5.06	10.19	11.96
60	4.43	5.52	11.47	12.68
61	5.32	6.07	12.22	13.53
62	5.85	6.68	13.02	14.42
63	6.46	7.34	13.84	15.29
64	7.10	8.06	14.74	16.31
65	7.79	8.86	15.71	17.40
66	8.59	9.76	16.82	18.63
67	9.48	10.77	18.03	19.99
68	10.45	11.86	19.32	21.42
69	11.54	13.07	20.69	22.95
70	12.73	14.40	22.17	24.59
71	14.01	15.83	23.79	26.38
72	15.41	17.40	25.53	28.31
73	16.98	19.12	27.39	30.35
74	18.71	21.01	29.40	32.53
75	20.59	23.09	31.54	34.87
76	22.55	25.21	33.78	37.31
77	24.68	27.54	36.20	39.93
78	27.03	30.05	38.80	42.69
79	29.62	32.81	41.55	45.62
80	32.43	35.84	44.51	48.79
81	35.23	38.76	47.48	51.89
82	38.28	41.94	50.66	55.15
83	41.60	45.40	54.04	58.69
84	45.21	49.13	57.64	62.39
85	49.13	53.14	61.51	66.33
86	52.20	56.22	64.49	69.29
87	55.46	59.49	67.62	72.38
88	58.93	62.92	70.88	75.60
89	62.60	66.55	74.32	78.97
90	88.45	93.63	103.65	109.73

FACILITIES ONLY Lifetime Benefit

Inflation: Nonforfeiture:	Optional No	Optional Yes	Automatic No	Automatic Yes
Monitorientare.	140	163	140	103
ISSUE AGE				
50 and below	2.90	3.39	9.54	9.92
51	3.15	3.65	10.04	11.13
52	3.41	3.97	10.57	11.76
53	3.71	4.28	11.13	12.34
54	4.02	4.64	11.74	13.02
55	4.36	5.01	12.36	13.67
56	4.74	5.47	13.09	14.52
57	5.20	6.01	13.84	15.39
58	5.67	6.49	14.64	16.19
59	6.19	7.06	15.49	17.11
60	6.78	7.72	16.38	18.11
61	7.40	8.45	17.40	19.26
62	8.11	9.24	18.47	20.45
63	8.88	10.07	19.60	21.64
64	9.72	11.06	20.79	23.01
65	10.67	12.12	22.07	24.44
66	11.74	13.33	23.57	26.14
67	12.90	14.64	25.19	27.95
68	14.18	16.09	26.91	29.87
69	15.59	17.64	28.75	31.87
70	17.14	19.38	30.71	34.08
71	18.83	21.27	32.89	36.47
72	20.67	23.33	35.19	39.04
73	22.70	25.55	37.65	41.72
74	24.93	28.00	40.29	44.61
75 70	27.37	30.69	43.12	47.70
76 77	29.89	33.42	46.08	50.90
77	32.65	36.42	49.20	54.29
78 70	35.65	39.64 43.15	52.56	57.86
79 80	38.94		56.12	61.63 65.73
80 81	42.52 46.10	46.99 50.72	59.94 63.77	69.67
82	49.97	54.74	67.84	73.89
83	54.16	59.09	72.16	78.36
84	58.71	63.79	76.76	83.08
85	63.65	68.85	81.68	88.07
86	67.54	72.74	85.50	91.86
87	71.68	76.88	89.54	95.88
88	76.09	81.24	93.75	99.99
89	80.73	85.81	98.15	104.28
90	113.96	120.64	136.69	144.69

COMPREHENSIVE PLAN 4 Year Lifetime Benefit

Home Care and Community Care Benefit 50% of Nursing Home Benefit

Inflation: Nonforfeiture:	Optional No	Optional Yes	Automatic No	Automatic Yes
ISSUE AGE	0.07	4.00	0.00	10.50
50 and below	3.37	4.28	9.93	10.59
51 50	3.65	4.58	10.44	12.23
52 53	3.92	4.92	10.98	12.93
53	4.21	5.29	11.55	13.58
54 55	4.56	5.67	12.15	14.20
55 56	4.90	6.07	12.76	14.95
56 57	5.32	6.60	13.46	15.78
57 58	5.79 6.30	7.14 7.73	14.23 15.04	16.65 17.56
59	6.85	8.39	15.88	18.55
60	7.43	9.09	16.79	19.58
61	8.13	9.87	17.78	20.69
62	8.84	10.73	18.83	21.94
63	9.65	11.67	19.94	23.17
64	10.51	12.68	21.13	24.54
65	11.45	13.79	22.39	26.00
66	12.54	15.07	23.86	27.73
67	13.75	16.45	25.47	29.53
68	15.04	17.98	27.17	31.47
69	16.47	19.62	28.98	33.57
70	18.05	21.42	30.92	35.74
71	19.78	23.39	33.08	38.17
72	21.64	25.53	35.36	40.75
73	23.72	27.90	37.80	43.54
74	25.98	30.45	40.43	46.46
75	28.44	33.26	43.21	49.64
76	31.18	36.29	46.34	53.06
77	34.18	39.60	49.69	56.72
78	37.45	43.19	53.27	60.59
79	41.05	47.13	57.10	64.78
80	44.98	51.41	61.21	69.24
81	49.37	56.09	65.89	74.20
82	54.19	61.19	70.94	79.49
83	59.49	66.75	76.37	85.17
84	65.29	72.81	82.24	91.23
85	71.67	79.44	88.54	97.73
86	77.22	85.07	94.11	103.38
87	83.20	91.13	100.05	109.35
88	89.65	97.61	106.33	115.61
89	96.60	104.55	113.02	122.25
90	138.41	148.93	159.79	171.92

COMPREHENSIVE PLAN Lifetime Benefit

Home Care and Community Care Benefit 50% of Nursing Home Benefit

Inflation: Nonforfeiture:	Optional No	Optional Yes	Automatic No	Automatic Yes
Nomonenure:	NO	res	NO	162
ISSUE AGE				
50 and below	4.63	5.89	14.06	15.02
51	4.97	6.26	14.69	17.26
52	5.34	6.73	15.39	18.10
53	5.71	7.18	16.11	18.99
54	6.14	7.63	16.85	19.72
55	6.57	8.15	17.60	20.58
56	7.12	8.84	18.51	21.74
57	7.71	9.50	19.45	22.75
58	8.32	10.22	20.44	23.86
59	8.98	11.04	21.47	25.09
60	9.73	11.89	22.56	26.32
61	10.54	12.80	23.74	27.60
62	11.43	13.89	24.99	29.13
63	12.35	14.95	26.30	30.56
64	13.40	16.15	27.71	32.15
65	14.51	17.46	29.16	33.86
66	15.86	19.06	31.04	36.07
67	17.34	20.77	33.04	38.31
68	18.96	22.65	35.19	40.77
69	20.73	24.70	37.47	43.39
70	22.68	26.92	39.92	46.12
71	24.80	29.32	42.60	49.15
72	27.11	31.99	45.47	52.42
73	29.63	34.84	48.53	55.87
74 75	32.41	38.00	51.79	59.51
75 70	35.44	41.44	55.28	63.48
76 77	38.76	45.14	59.12	67.71
77 78	42.38 46.37	49.10 53.46	63.24	72.17 76.05
78 79	50.70	58.21	67.63 72.34	76.95 82.07
80	55.44	63.38	77.36	87.52
81	60.74	69.03	83.08	93.55
82	66.52	75.12	89.21	99.97
83	72.86	81.75	95.81	106.82
84	79.80	88.99	102.88	114.13
85	87.41	96.88	110.46	121.91
86	94.02	103.56	117.17	128.66
87	101.13	110.77	124.27	135.80
88	108.76	118.42	131.82	143.30
89	116.98	126.61	139.81	151.21
90	208.88	224.74	246.15	264.85

COMPREHENSIVE PLAN 4 Year Lifetime Benefit

Home Care and Community Care Benefit 80% of Nursing Home Benefit

Inflation:	Optional	Optional	Automatic	Automatic
Nonforfeiture:	No	Yes	No	Yes
ISSUE AGE				
50 and below	4.23	5.51	12.17	13.07
51	4.56	5.89	12.78	15.29
52	4.90	6.30	13.40	16.01
53	5.27	6.75	14.08	16.82
54	5.67	7.24	14.77	17.65
55 50	6.07	7.73	15.52	18.49
56 57	6.57	8.35	16.35	19.50
57 50	7.14 7.75	9.04	17.24	20.56
58 50	7.75	9.75	18.17	21.59
59	8.39	10.54	19.18	22.80
60 61	9.11 9.89	11.38 12.33	20.22 21.38	23.98 25.37
62	10.75	13.34	22.58	26.74
63	11.67	14.45	23.88	28.30
64	12.71	15.64	25.24	29.79
65	13.79	16.94	26.67	31.49
66	15.07	18.43	28.40	33.45
67	16.45	20.04	30.24	35.58
68	17.95	21.82	32.18	37.84
69	19.62	23.74	34.25	40.16
70	21.42	25.83	36.47	42.72
71	23.39	28.11	38.93	45.55
72	25.56	30.58	41.53	48.48
73	27.93	33.28	44.32	51.63
74	30.51	36.22	47.30	54.99
75	33.34	39.42	50.48	58.53
76	36.49	42.95	54.05	62.49
77	39.97	46.78	57.89	66.71
78	43.75	50.97	62.03	71.25
79	47.91	55.52	66.44	76.01
80	52.45	60.47	71.14	81.12
81	57.64	66.04	76.68	87.03
82	63.36	72.10	82.63	93.27
83	69.64	78.71	89.04	99.97
84	76.54	85.96	95.95	107.19
85	84.12	93.83	103.42	114.87
86	90.86	100.73	110.20	121.76
87	98.15	108.12	117.43	129.05
88	106.02	116.08	125.13	136.80
89	114.52	124.57	133.33	144.93
90	164.53	177.86	188.99	204.27

COMPREHENSIVE PLAN Lifetime Benefit

Home Care and Community Care Benefit 80% of Nursing Home Benefit

Inflation:	Optional	Optional	Automatic	Automatic
Nonforfeiture:	No	Yes	No	Yes
ISSUE AGE				
50 and below	5.83	7.61	17.24	18.55
51	6.24	8.05	18.02	21.59
52	6.67	8.60	18.83	22.53
53	7.14	9.14	19.68	23.47
54	7.65	9.81	20.56	24.60
55	8.17	10.39	21.47	25.59
56	8.84	11.22	22.53	26.88
57	9.52	12.07	23.66	28.22
58	10.30	12.93	24.83	29.47
59	11.10	13.94	26.03	30.95
60	11.99	14.98	27.31	32.41
61	12.95	16.15	28.71	34.11
62	13.99	17.34	30.17	35.70
63	15.12	18.71	31.72	37.56
64	16.33	20.10	33.32	39.36
65	17.63	21.67	35.01	41.37
66	19.21	23.47	37.20	43.80
67	20.95	25.53	39.54	46.54
68	22.85	27.78	42.03	49.42
69	24.89	30.12	44.67	52.40
70 74	27.13	32.72	47.48	55.63
71 72	29.59	35.58	50.56	59.14
72	32.28 35.22	38.63 41.98	53.85 57.38	62.87 66.85
73 74	38.41	45.59	61.09	70.99
75	41.88	49.51	65.09	75.45
76	45.78	53.88	69.54	80.39
77	50.01	58.56	74.32	85.64
78	54.66	63.68	79.42	91.21
79	59.74	69.21	84.85	97.10
80	65.27	75.27	90.66	103.40
81	71.58	82.00	97.47	110.58
82	78.53	89.36	104.77	118.27
83	86.14	97.36	112.66	126.49
84	94.47	106.13	121.10	135.29
85	103.64	115.63	130.18	144.62
86	111.74	123.88	138.41	152.93
87	120.51	132.74	147.15	161.73
88	129.93	142.25	156.44	171.01
89	140.11	152.40	166.31	180.76
90	250.77	271.08	293.49	317.28

FACILITIES ONLY 4 Year Lifetime Benefit

Inflation:	Optional	Optional	Automatic	Automatic
Nonforfeiture:	No	Yes	No	Yes
ISSUE AGE	2.22	0.40	0.00	
50 and below	2.08	2.42	6.62	6.90
51 50	2.24	2.60	7.00	7.78
52	2.44	2.83	7.39	8.20
53	2.64	3.05	7.78	8.64
54 55	2.88	3.33	8.23	9.11
55 56	3.12	3.59 3.94	8.70	9.61
56 57	3.43 3.73	4.31	9.21 9.77	10.20
57 58	3.73 4.11	4.70	10.37	10.86 11.45
59	4.51	5.15	11.00	12.17
60	4.92	5.62	11.67	12.17
61	5.41	6.18	12.43	13.77
62	5.95	6.80	13.25	14.67
63	6.57	7.47	14.08	15.56
64	7.22	8.20	15.00	16.60
65	7.93	9.02	15.98	17.70
66	8.74	9.93	17.11	18.96
67	9.65	10.96	18.35	20.34
68	10.63	12.07	19.66	21.79
69	11.74	13.30	21.05	23.35
70	12.95	14.65	22.56	25.02
71	14.26	16.11	24.21	26.84
72	15.68	17.70	25.98	28.81
73	17.28	19.45	27.87	30.88
74	19.04	21.38	29.91	33.10
75	20.95	23.49	32.09	35.48
76	22.94	25.65	34.37	37.96
77	25.11	28.02	36.83	40.63
78	27.50	30.58	39.48	43.44
79	30.14	33.38	42.28	46.42
80	33.00	36.47	45.29	49.64
81	35.85	39.44	48.31	52.80
82	38.95	42.67	51.55	56.12
83	42.33	46.19	54.99	59.72
84	46.00	49.99	58.65	63.48
85	49.99	54.07	62.59	67.49
86	53.11	57.20	65.62	70.50
87	56.43	60.53	68.80	73.65
88	59.96	64.02	72.12	76.92
89	63.70	67.71	75.62	80.35
90	90.00	95.27	105.46	111.65

FACILITIES ONLY Lifetime Benefit

Inflation:	Optional	Optional	Automatic	Automatic
Nonforfeiture:	No	Yes	No	Yes
ISSUE AGE				
50 and below	2.95	3.45	9.71	10.09
51	3.21	3.71	10.22	11.32
52	3.47	4.04	10.75	11.97
53	3.77	4.35	11.32	12.56
54	4.09	4.72	11.95	13.25
55	4.44	5.10	12.58	13.91
56	4.82	5.57	13.32	14.77
57	5.29	6.12	14.08	15.66
58	5.77	6.60	14.90	16.47
59	6.30	7.18	15.76	17.41
60	6.90	7.86	16.67	18.43
61	7.53	8.60	17.70	19.60
62	8.25	9.40	18.79	20.81
63	9.04	10.25	19.94	22.02
64	9.89	11.25	21.15	23.41
65	10.86	12.33	22.46	24.87
66	11.95	13.56	23.98	26.60
67	13.13	14.90	25.63	28.44
68	14.43	16.37	27.38	30.39
69 70	15.86 17.44	17.95 19.72	29.25 31.25	32.43 34.68
70 71	19.16	21.64	33.47	37.11
72	21.03	23.74	35.81	39.72
73	23.10	26.00	38.31	42.45
74	25.37	28.49	41.00	45.39
75	27.85	31.23	43.87	48.53
76	30.41	34.00	46.89	51.79
77	33.22	37.06	50.06	55.24
78	36.27	40.33	53.48	58.87
79	39.62	43.91	57.10	62.71
80	43.26	47.81	60.99	66.88
81	46.91	51.61	64.89	70.89
82	50.84	55.70	69.03	75.18
83	55.11	60.12	73.42	79.73
84	59.74	64.91	78.10	84.53
85	64.76	70.05	83.11	89.61
86	68.72	74.01	87.00	93.47
87	72.93	78.23	91.11	97.56
88	77.42	82.66	95.39	101.74
89	82.14 115.05	87.31	99.87	106.10
90	115.95	122.75	139.08	147.22

 SERFF Tracking #:
 META-130989971
 State Tracking #:
 META-130989971
 Company Tracking #:
 CT17-206 AARP (RATE) RW

State: Pennsylvania Filing Company: Metropolitan Life Insurance Company

TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified

Product Name: Group Long-Term Care Insurance Premium Rate Schedule Increase Filing

Project Name/Number: 2017 AARP Rate Increase Filings/CT17-206 AARP (Rate)

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	Please see the attached Cover Letter
Attachment(s):	AARP Original ET Filing Letter.pdf
Item Status:	
Status Date:	
Bypassed - Item:	Actuarial Certification (A&H)
Bypass Reason:	Not Applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	Please see the attached Actuarial memorandum
Attachment(s):	AARP-Met_PA_OriginalPlan_Filing Materials_04052017.pdf
Item Status:	
Status Date:	
Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	Not Applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Authorization to File (A&H)
Bypass Reason:	Not Applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	Not Applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	

State:	Pennsylvania Filing Company: Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified
Product Name:	Group Long-Term Care Insurance Premium Rate Schedule Increase Filing
Project Name/Number:	2017 AARP Rate Increase Filings/CT17-206 AARP (Rate)
Bypassed - Item:	Rate Table (A&H)
Bypass Reason:	Not Applicable for this filing
Attachment(s):	The state of the s
Item Status:	
Status Date:	
Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	Not Applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Reserve Calculation (A&H)
Bypass Reason:	Not Applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	Not Applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Certificateholder Letter
Comments:	Please see the attached Certificateholder Letter
Attachment(s):	AARP Insured RA Itr 3-3-17_FINAL %added.pdf
Item Status:	
Status Date:	
Satisfied - Item:	NAIC Transmittal form
Comments:	Please see the attached NAIC Transmittal form
Attachment(s):	AARP NAIC Transmittal - AARP (Rates).pdf
Item Status:	
Status Date:	

SERFF Tracking #:

META-130989971

State Tracking #:

META-130989971

Company Tracking #:

CT17-206 AARP (RATE) RW

Metropolitan Life Insurance Company 1300 Hall Boulevard Bloomfield, CT 06002 Tel 860-656-3813 Fax 860-656-3805 treilly1@metlife.com



Thomas G. Reilly Director Product Management and Compliance

April 5, 2017

Pennsylvania Insurance Department 1326 Strawberry Square, 13th Floor Harrisburg, Pennsylvania 17120

Re: Group (AARP) Long-Term Care Insurance – Premium Rate Schedule Increase Filing Our NAIC Company No. is 65978

Our FEIN is 13-5581829

Dear Sir/Madam:

We are filing, for your review and approval, a request for a 20.80% premium rate schedule increase with respect to certain group long-term care insurance certificates issued for delivery in your state. The requested increase is planned to be implemented over three phases of 10% (phase one), 10% (phase two) and 1.75% (phase three), resulting in an actuarially equivalent cumulative increase of 23.12%.

We will implement the premium rate schedule increase only after we have received approval from your Department and will apply the approved increase to all certificates issued in your state under a group long-term care insurance policy sitused in the District of Columbia. Please note policy form G.LTC1697 was approved by the District of Columbia on July 27, 1997.

The premium rate schedule increase for which we are seeking approval will apply to the following group long-term care insurance certificate forms:

 G.LTC5897R100 and G.LTC5797R100 approved by your Department on August 3, 1999

Please note that these forms are not currently being marketed to new group certificateholders.

We are submitting an actuarial memorandum and rates in support of our request.

Company Rate Information Provided on SERFF

Please note the following with respect to the information entered under Company Rate Information in the SERFF system:

"Written Premium Change for this Program" and "Written Premium for this Program" reflects premium information only for certificates issued to residents of your state. The "Number of Policyholders Affected for this Program" reflects only the number of certificates issued to residents of your state.

Notification to Certificateholders of Premium Rate Schedule Increase

We intend to provide certificateholders with a minimum of 60 days advance written notice prior to the first effective date of the premium rate schedule increase. In our written notification we will explain that:

- the certificateholder can continue his/her current coverage by paying the new premium amount when due;
- the certificateholder can reduce his/her coverage to lessen the impact of the premium rate schedule increase if the current level of coverage permits a reduction;
- if the certificateholder's coverage lapses (due to nonpayment of premium or cancellation) at anytime from the date of our written notification up to 120 days following the first due date of the new premium ("Election Period"), that the certificateholder will have nonforfeiture coverage as follows:
 - if the certificateholder's coverage does not include the nonforfeiture coverage provision, or includes the nonforfeiture coverage provision but that provision provides benefits less than the Limited Coverage Upon Lapse Following Premium (Contribution) Increase Endorsement ("LCUL"), we will issue the certificateholder the LCUL described below;
 - if the certificateholder's coverage includes the nonforfeiture coverage provision and that
 provision provides benefits equal to the LCUL, we will provide coverage under the
 nonforfeiture coverage provision;
 - if the certificateholder qualifies for coverage under Contingent Benefit Upon Lapse as a
 result of the premium rate schedule increase, we will instead provide coverage under
 LCUL since the benefit payable under LCUL is equal to the benefit payable under
 Contingent Benefit Upon Lapse; and
 - we will not provide coverage under more than one nonforfeiture coverage provision.

Limited Coverage Upon Lapse Following Premium (Contribution) Increase Endorsement

In connection with our request for approval of a premium rate schedule increase, we are filing, under separate cover, the following form for review and approval. Please refer to the section above titled Notification to Certificateholders of Premium Rate Schedule Increase for additional information on how we intend to use this form.

Form Number: Description:

LCUL-AARP LIMITED COVERAGE UPON LAPSE FOLLOWING PREMIUM

(CONTRIBUTION) INCREASE ENDORSEMENT. Endorsement to be issued to certificateholders whose coverage lapsed during the Election Period (described above) and (1) whose policies did not include a nonforfeiture coverage provision; or (2) who qualified for Contingent Benefit Upon Lapse as a result of the premium rate schedule increase.

The officer signing below certifies that this endorsement form achieves

a Flesch score of 45.

The contact person for this filing is:

Melinda Lula 1300 Hall Boulevard Bloomfield, CT 06002 Telephone: 860-656-3862

mlula@metlilfe.com

Thank you for your attention to our filing. We look forward to hearing from you.

Sincerely,

Thomas G. Reilly

Thanas S. Reily

Director, Product Management & Compliance

Re: Group long-term policy G.LTC1697 (including G.LTC5897R100, G.LTC5797R100 in Pennsylvania)

Issued by Metropolitan Life Insurance Company (MetLife)

Attached is the filing for the captioned forms. This letter provides an overview of the filing and notes on some of the content. After a careful review of earlier filings, we have endeavored to reflect in this filing additional content based on all the questions submitted by your Department. Hopefully, this will make your review easier and more effective.

Filing Overview

In addition to this Overview, this filing consists of the Actuarial Memorandum and supporting Attachments based on earlier reviews. These documents are outlined and summarized here for your convenience.

Title	Description
Actuarial Memorandum	
Exhibit I	Lifetime Loss Ratio ("LLR")
	Without/with proposed phase-in rate increase of
	23.12%
	• <i>Nationwide</i> earned premium and incurred
	claims experience
	 Weighted average statutory discount rate 4.49%
	LLR without proposed rate increase – 115.1%
	With proposed rate increase – 109.9%
Exhibit II	Demonstration of rate action meeting Rate Stability
	requirements
Attachment 1	Lifetime Loss Ratio ("LLR")
	Without/with proposed phase-in rate increase of
	23.12%
	• <i>Pennsylvania</i> earned premium and incurred
	claims experience
	Weighted average statutory discount rate 4.49%
	LLR without proposed rate increase – 110.3%
	With proposed rate increase – 105.0%

Attachment 2	Lifetime Loss Ratio ("LLR")	
	• Without/with proposed phase-in rate increase of 23.12%	
	Nationwide written premium and paid claims experience	
	Weighted average statutory discount rate 4.49%	
	LLR without proposed rate increase – 105.7%	
	With proposed rate increase – 100.8%	
Attachment 3	Lifetime Loss Ratio ("LLR")	
	• Without/with proposed phase-in rate increase of 23.12%	
	• <i>Pennsylvania</i> written premium and paid claims experience	
	Weighted average statutory discount rate 4.49%	
	LLR without proposed rate increase – 103.1%	
	With proposed rate increase – 98.1%	
Attachment 4	Historical Claim and Active Life Reserves	

Additional Notes

MetLife requests the rate action based on deviations from anticipated experience outlined in the Actuarial Memorandum and the supporting attachments. Lifetime Loss Ratios exceed all minimum requirements in Pennsylvania as well as the application of rate stability standards even at the full requested rate action. In addition, though Pennsylvania-only experience is not necessarily credible, it is provided in this filing for your information only.

We note that, despite the rate action requested, the experience of the block does not fully return to pricing levels. In general, the rate action addresses primarily future experience and does not seek to recover historical losses. We will continue, of course, to monitor and adjust experience assumptions and reserve the right to update those in the future along with requesting any resulting changes in premium rates.

Thank you for your consideration. I look forward to hearing from you.

Sincerely,

William P. Bigelow, FSA, MAAA

hillingholas

Vice President and Actuary, Metropolitan Life Insurance Company

New York, NY

Actuarial Memorandum for AARP Group Policy

April 5, 2017

This actuarial memorandum pertains to long-term care insurance provided under a group policy issued to AARP (previously known as "American Association of Retired Persons") to cover eligible members and their spouses who meet the eligibility requirements specified in the policy.

Policy Forms

The premium rate schedule increase for which we are seeking approval will apply to the following certificate forms approved by your Department and that were issued under the group long-term care policy G.LTC1697 (sitused in District of Columbia):

- G.LTC5897R100
- G.LTC5797R100

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of demonstrating that the anticipated loss ratio standard of this product meets the minimum requirements of your state and may not be suitable for other purposes.

2. Description of Benefits

There are two options available: the Comprehensive Plan and the Facilities Plan. Both plans pay benefits up to a monthly benefit limit ("MBL") determined by the chosen Nursing Home daily benefit amount multiplied by the number of days in a given month (except for those plans that multiply by 30 days in February). There is no limit to benefits payable on a daily basis, except for Respite Care, which is subject to a daily benefit limit ("DBL").

Comprehensive Plan

There are five types of benefits covered under the Comprehensive Plan. These benefits are Nursing Home (and In-Patient Hospice care), Assisted Living Facility, Home Care (including Adult Day Care and At-Home Hospice care), Informal Care and Respite Care benefits.

I. Nursing Home Care

The benefit reimburses 100% of room and board charges in a Nursing Home, up to the MBL for Skilled, Intermediate, and Custodial Care. Also covered under the Nursing Home benefit are Hospice services and Bed reservation charges in a Nursing Home.

New York, NY

Actuarial Memorandum for AARP Group Policy

April 5, 2017

II. Assisted Living Facility Care

The benefit reimburses 100% of room and board charges in an Assisted Living Facility, up to the MBL for maintenance or personal care.

III. Home Care

The benefit will be paid for Home Care services and reimburses 100% of the charges from licensed providers, up to 50% or 80% of the MBL (as chosen by the insured). Covered under the Home Care benefit are services received from a Registered Nurse, Licensed Practical Nurse, Licensed Vocational Nurse, Home Health Aide, Homemaker, Physical, Occupational and Speech Therapist, Adult Day Care Centers, At-Home Hospice care, and Ongoing Care Advisory Services.

IV. Informal Home Care

The benefit will be paid for Informal Home Care Services provided from a family member or an unlicensed, private provider and reimburses 100% of the charges from informal caregivers, up to 50% of the Home Care monthly benefit limit (therefore, either 25% or 40% of the MBL).

V. Respite Care

The benefit will be paid for Respite Care Services provided at home or in a Nursing Home or Assisted Living Facility and reimburses 100% of the charges from licensed providers, up to a daily limit that varies according to the type of service received. Respite Care Benefits are limited to 21 days per calendar year.

Facilities Plan

There are three types of benefits covered under the Facilities Plan. These benefits are Nursing Home (and In-Patient Hospice care), Assisted Living Facility and Respite Care benefits.

I. Nursing Home Care

The benefit reimburses 100% of room and board charges in a Nursing Home, up to the MBL for Skilled, Intermediate, and Custodial Care. Also covered under the Nursing Home benefit are Hospice services and Bed reservation charges in a Nursing Home.

II. Assisted Living Facility Care

The benefit reimburses 100% of room and board charges in an Assisted Living Facility, up to the MBL for maintenance or personal care.

New York, NY

Actuarial Memorandum for AARP Group Policy

April 5, 2017

III. Respite Care

The benefit will be paid for Respite Care Services provided in a Nursing Home or Assisted Living Facility and reimburses 100% of the charges from licensed providers, up to a daily limit that varies according to the type of service received. Respite Care Benefits are limited to 21 days per calendar year.

3. Renewability

These policy forms are guaranteed renewable for life.

4. Applicability

This filing is applicable to the group long-term care insurance certificates shown on the first page issued to AARP from September 1, 1998 to November 15, 2006 with a group policy situs within District of Columbia. No in-force premium rate schedule increase has been previously implemented for these forms.

We will only implement a premium rate schedule increase for certificates issued to residents of your state after we have received approval from your Department. We will implement the amount of the increase approved by your Department irrespective of the amount of the increase approved by the District of Columbia (where the long-term care insurance policy issued to AARP was sitused). These policy forms are no longer being marketed to AARP members and spouses.

5. Actuarial Assumptions

- a. <u>Expected Claim Costs</u> are the product of attained age frequency rates and continuance curves, adjusted by utilization factors and underwriting selection factors based on actual experience through June 30, 2015.
- b. <u>Voluntary Termination Rates</u> vary by duration as developed from actual experience through June 30, 2015 and are shown in the following table:

Voluntary Termination Rates

Policy Duration	Lapse Rate
1	5.50%
2	3.50%
3	2.50%
4	2.00%
5	1.50%
6	1.25%
7+	1.00%

New York, NY

Actuarial Memorandum for AARP Group Policy

April 5, 2017

In the year of rate increase implementation, it is assumed that an additional 1.1% of policies lapse and there is 0.3% net reduction to premiums and benefits due to benefit downgrades. There is no adverse selection assumed due to the additional lapse rates.

- c. Mortality 88% of Annuity 2000 Basic Table with selection consistent with experience.
- d. <u>Expenses</u> Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

The above assumptions are based on actual inforce experience of MetLife and are deemed reasonable for the group policy form, including certificate forms issued under such group policy. In establishing the assumptions described in this section, the policy design, underwriting, and claims adjudication practices for the above-referenced policy forms were taken into consideration.

The assumptions described above were developed from the actual historical experience on these forms and supplemented, as needed, based on the experience of other forms. The projections contained in this actuarial memorandum are based on the best estimate assumptions, as described above, except the projections include a margin for moderately adverse experience equal to 5% of projected future incurred claims.

6. Marketing Method

These policy forms were issued to provide coverage to eligible AARP members and spouses. The primary method of marketing was direct mail.

7. Underwriting Description

Certain health information was required of applicants at the time of enrollment, including answering questions on the enrollment form regarding medical history, supplemented by contacting health care providers for medical records, as well as telephone and face-to-face interviews as needed.

8. Premiums

Premium rates varied based upon the age of the insured at issue and the particular benefit variations selected. If two or more members of the same household purchased coverage, a household discount was applied. The monthly EFT Premium was equal to the monthly premium less \$2.

9. Issue Age Range

The issue age is 18 and over.

New York, NY

Actuarial Memorandum for AARP Group Policy

April 5, 2017

10. Area Factors

Area factors are not used for this product.

11. Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2015 have been discounted to the incurral date of each respective claim and included in historical incurred claims. Incurred but not reported reserve balances as of December 31, 2015 have been allocated to a calendar year of incurral and included in historical incurred claims.

12. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

13. Past and Future Policy Experience

Nationwide experience and specific experience for those certificates issued in Pennsylvania are shown in Exhibit I and Attachment 1, respectively.

Historical experience is shown by claim incurral year. Claim payments and reserves were discounted to the mid-point of the year of incurral at the weighted average maximum valuation interest rate for contract reserves which is 4.49%. Incurred but not reported reserves were allocated based on a historical analysis of claim development pattern.

Annual loss ratios are calculated, with and without interest, as incurred claims divided by earned premiums.

A lifetime loss ratio as of December 31, 2015 is calculated as the sum of accumulated past experience and discounted future experience where accumulation and discounting occur at the weighted average maximum valuation interest rate for contract reserves, which is 4.49%.

14. Projected Earned Premiums and Incurred Claims

Earned premiums for projection years 2016 through 2096 are developed by multiplying each prior period's earned premium (starting with December 31, 2015 actual earned premium) by a persistency factor. For a year in which the rate increase is effective, the earned premium prior to the increase is multiplied by 1 plus the rate increase percent and an effectiveness factor.

Incurred claims for each projection year combine the impact of incidence rates, claim continuance rates and utilization factors by the policy benefits on a seriatim basis.

New York, NY

Actuarial Memorandum for AARP Group Policy

April 5, 2017

Present and accumulated values in the lifetime projections in Exhibit I and II are determined at the average maximum valuation interest rate for contract reserves applicable to LTC business issued in the years in which the applicable business of this filing were issued. The maximum valuation interest rate averages 4.49%.

The assumptions used in Exhibit I and II projections are developed from the company's LTC insurance experience, plus a margin for moderately adverse experience.

Projections in Exhibit II provide a demonstration that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

- 1. Accumulated value of the initial earned premium times 58%;
- 2. 85% of the accumulated value of prior premium rate schedule increases;
- 3. Present value of future projected initial earned premium times 58%; and
- 4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

15. History of Previous Inforce Rate Increases

There has not been any rate increase on these policy forms.

16. Requested Rate Increase

The company is requesting a phased-in series of rate increases (two phases of 10% each and a final phase of 1.75%), resulting in a cumulative compounded increase of 23.12% after the final phase. These phased increases are actuarially equivalent to a single one-time increase of 20.80%. Although a larger premium rate increase is currently supportable under loss ratio regulation, MetLife agreed with AARP to reduce the impact on AARP members by seeking the rate increase shown above.

Corresponding rate tables reflecting each of the three phases for the 23.12% cumulative compounded increase are included with this filing. Please note that the actual rates implemented may vary slightly from those filed due to implementation rounding algorithms.

17. Analysis Performed

The initial premium schedule was based on pricing assumptions believed to be appropriate, given the information available at the time the initial rate schedule was developed. The original pricing assumptions for claim costs, voluntary termination rates, and mortality were as follows:

a. Incidence and continuance rates for nursing home care and home health care rates were based on studies from the 1985 National Nursing Home Survey and 1982-84 National Long Term Care

New York, NY

Actuarial Memorandum for AARP Group Policy

April 5, 2017

Survey, respectively, with modifications to incorporate experience of other long-term care business that MetLife issued or administered, as well as to incorporate industry expectations.

- b. Voluntary termination rates by duration were assumed to be 11% in year one, grading down to 4.5% in year ten and thereafter.
- c. Mortality was based on the 1983 Group Annuity Mortality Table, adjusted to remove loading. These rates vary by age and sex.

As part of the inforce management of the business, MetLife monitors the performance of the business by completing periodic analyses of lapse rates, mortality rates, claim incidence rates, claim continuance rates and claim utilization rates. The findings from these analyses were used to determine the current experience assumptions on a best estimate basis. A margin for moderately adverse experience equal to 5% of projected future incurred claims was added to the best estimate assumptions. A model of this business was developed for use in the cash flow testing that is part of the company's annual statutory reporting requirements. Using this model, a future projection of these policies under the new moderately adverse assumptions was performed and the projected lifetime loss ratio for these policies was determined. For these policies, the past experience and future projections based on current moderately adverse assumptions combine to a resulting loss ratio that exceeds both original pricing expectations and state minimum requirements.

The experience analysis, management's view of when a change to the original rate schedule may be considered and the seriatim inforce and claim data used in developing the projections in Exhibit I and II have been relied upon by the actuary in the development of this memorandum.

18. Loss Ratio Requirement Compliance Demonstration

Projected experience assuming the increase is implemented is shown in Exhibit I and II. As shown in these exhibits, the expected lifetime loss ratios, with and without the requested rate increase, exceed the minimum loss ratio requirement.

19. Average Annual Premium

The average September 30, 2016 annualized premium for all premium-paying certificate holders before and after the current requested increase are:

\$1,623
\$1,785
\$1,964
\$1,998

New York, NY

Actuarial Memorandum for AARP Group Policy

April 5, 2017

20. Proposed Effective Date

The rate increase will apply to certificate holders on the anniversary of their original coverage effective date, following at least a 60-day notification period after the increase is approved.

21. Nationwide Distribution of Business as of September 30, 2016 (based on premium-paying certificates inforce count)

By Issue Age:

Issue Age	Percent
<45	<1%
45-49	1%
50-54	16%
55-59	23%
60-64	27%
65-69	20%
70-74	9%
75+	3%
Total	100%

By Benefit Period:

Benefit Period	Percent
4 Year	53%
Unlimited	47%
Total	100%

By Inflation Option:

Inflation	Percent
Optional	89%
Auto 5% Compound	11%
Total	100%

New York, NY

Actuarial Memorandum for AARP Group Policy

April 5, 2017

By Home Care Percentage:

Home Care %	Percent
0% (FC Only)	22%
50%	67%
80%	11%
Total	100%

By Elimination Period:

Days	Percent
20	N/A
30	100%
45	N/A
60	N/A
90	N/A
Total	100%

By Gender:

Gender	Percent
Female	61%
Male	39%
Total	100%

22. Number of Insured Lives

As of September 30, 2016, the number of premium-paying insured lives inforce and their premiums that will be affected by this increase are:

		ued Before Rate egulation Effective Date	Issued On or After Rate Stabilit Regulation Effective Date					
	Number of Insured Lives	2016 Annualized Premium	Number of Insured Lives	2016 Annualized Premium				
Certificates issued in Pennsylvania	1,289	\$2,158,572	1,391	\$2,134,357				
Certificates issued nationwide	55,236	\$90,813,457	15,442	\$23,866,666				

New York, NY

Actuarial Memorandum for AARP Group Policy

April 5, 2017

23. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings and to render the actuarial opinion contained herein.

This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of Pennsylvania.

I further certify that:

- if the requested premium rate schedule increase is implemented and the underlying assumptions, which reflect moderately adverse conditions, are realized, no further premium rate schedule increases are anticipated;
- the analysis described in Section 17 of this memorandum was used in determining the need for a rate increase;
- the policy design, underwriting and claims adjudication practices have been reviewed and taken into consideration in this rate increase request;
- the actuarial assumptions used are appropriate and the gross premiums bear reasonable relationship to the benefits; and
- the relationship between renewal premium rate schedules and new business premium rate schedules is not applicable because MetLife is no longer issuing new business on these policy forms.

William P. Bigelow, FSA, MAAA

hallufala

Vice President and Actuary, Metropolitan Life Insurance Company

Exhibit I Metropolitan Life Insurance Company Nationwide Experience Projections With No Future Increase Group Policy Form: G.LTC.1697

Bayesten 1997			Loss Ratio Demonstration								Factors Derived from Projected Values for Illustrative Purposes Only						
				Without Interest				With Interest		Premium	Premium		Persis	stency Factors		Calendar	
	Ci	alendar Year				Life Years			Loss Ratio	Rate Increase		Lapse &			Premium Persistency	Year Effective Int Rate	Year Disc/ Accum Factor
1999 1522-200 12-10-279 6.976 17-200 22-10-279 7-78-689 17-50								- 447.400				-				4.49%	2.2544
2000	Experience															4.49% 4.49%	2.1575 2.0648
1000 73,006144 55,469,700 21,796 65,676 101,167,200 27,796 200 21,796 200																4.49%	1.9760
2003 0.5786/FFF 21.595/527 22.94 0.514 19.515/529 22.94 0.514 0																4.49% 4.49%	1.8910 1.8098
2005 120,666,805 31,281,105 26,075 42,113 190,863,285 46,950,285 26,075 120,02																4.49%	1.7320
2006 122,066,002 41,19,269 37,76 91,244 150,269 57,776 122,446,007 147,777 1																4.49%	1.6575
2007 122,646827 417,67277 34176 5756 7750 7750,840 6575 7750 7750,850 6575 7750 7750,850 6575 7750 7750,850 6575 7750 7750,850 6575 7750 7750,850 7750 7750 7750,850 7750 7750 7750,850 7750 7750 7750,850 7750 7750 7750 7750,850 7750 7750 7750 7750,850 7750 7750 7750 7750 7750,850 7750			.,,				, ,	.,,								4.49% 4.49%	1.5862 1.5181
2009 120/75/098 07/11/096 47/3% 60.128 150/85/077 70/71 100 47/3% 100		2007	122,545,837		34.1%											4.49%	1.4528
2010																4.49%	1.3903
2011																4.49% 4.49%	1.3306 1.2734
2013 112701-588 89,586,577 76.5% 77.747 125.7767,471		2011	116,674,370	74,542,532	63.9%	81,902	142,183,242	90,839,993	63.9%							4.49%	1.2186
2014																4.49% 4.49%	1.1662 1.1161
Projection 2016																4.49%	1.0681
Equirements 2017 102-230-486 124-266, 200 121-91 957-267-3 156-276-260 121-91 1000 NA 0.0407 NA 0.0597 0.034 121-91																4.49%	1.0222
															1.000 0.945	4.49% 4.49%	0.9783 0.9362
2020							86,229,691	120,702,020			1				0.941	4.49%	0.8960
2021 77.8.286.475 182.476.600 20.203.95 55.284 16.506.479 172.786.2864 20.203.95 17.08.286.002 17.08							,,.	.,,							0.938	4.49%	0.8575
2022 72,727,786 770,088,003 235,214 52,961 48,091 48,0											1				0.934 0.930	4.49% 4.49%	0.8206 0.7853
2024 65,059,712 160,026,060 301,1% 46,306 42,201,862 27,206,870 301,1% 1,0000 NA 0,0631 NA 0,938 0,911 2020 55,059,712 160,026,060 308,95% 43,201,201 2020 202															0.926	4.49%	0.7516
2026 5 57.58 21 94 225 515 32 32 338 95 4 32 31 98 95 12 24 43 95 9 10000 NN 0 0.0687 NN 0 0.034 0 93 1 20 20 12 24 43 95 10 10 10 10 10 10 10 10 10 10 10 10 10											1				0.921	4.49% 4.49%	0.7192 0.6883
2026 6 9,786,882 194,225,515 382,7% 40,285 31,088,120 124,445,964 382,7% 1,0000 NN 0,0078 NN 0,022 0,000 2020 2026 41,127,185 2106,680,935 445,1% 34,400 32,746,139 118,947,046,53 443,1% 1,0000 NN 0,0078 NN 0,022 0,000 2020 35,070,45 2108,77,185 2106,680,935 445,1% 34,400 32,746,139 114,746,653 443,1% 1,0000 NN 0,0078 NN 0,0022 0,000 2020 35,070,44 196,740,740 2020 2020 2020 35,070,44 196,740,740 2020 2020 2020 35,070,44 196,740,740 2020 2020 2020 2020 2020 2020 2020 2								, ,							0.917	4.49%	0.6587
2028 4 11,77,185 198,689,935 483,1% 34,400 22,746,130 11,708,953 345,1% 10,000 NA 0,0778 NA 0,022 NA 0,019 0,085 2030 32,776,133 197,477,055 69 6219, 28,834 17,226,530 10,427,500 60,2% 1,000 NA 0,0867 NA 0,019 0,085 2031 22,733,144 194,722,15 69 77,2% 20,100 11,000 NA 0,0867 NA 0,019 0,085 2031 22,733,144 194,722,15 69 77,2% 20,100 11,000 NA 0,0867 NA 0,019 0,085 2031 22,733,144 194,722,15 69 77,2% 20,100 11,000 NA 0,0867 NA 0,019 0,085 2031 10,000 NA 0,0867 NA 0,008 0,085 2031 10,000 NA 0,0867 NA 0,085 2035 10,000 NA 0,085 2035 10,000 NA 0,085 2035 10,000 NA 0,085 2035 10,000 NA 0,095 2035 10,000 NA 0,09			50,756,852	194,225,515		40,268	31,998,120	122,443,594	382.7%						0.908	4.49%	0.6304
2029 36,707,642 189,777,689 510,242 189,777,689 500,214 2834 17,726,550 104,427,509 100,000 NA 00822 NA 0113 0887 2001 2001 32,733,004 184,7726,921 77,856 20,109 14,541,553 80,569,701 67,564 10,000 NA 00,015 NA 00,01											1					4.49% 4.49%	0.6033 0.5774
2031 28/73.9.64 1916.762 221 77 8% 28.199 14.641.553 98.569.701 77.8% 1.0000 NA 0.0961 NA 0.090 0.87															0.893	4.49%	0.5774
2032 25,186,449 190,581,273 76,678 23,871 12,197,800 92,226,681 756,679 10,000 NA 0.0698 NA 0.090 0.077															0.887	4.49%	0.5288
2033			-, -,,-													4.49% 4.49%	0.5061 0.4843
2035 18,241,741 169,885,333 1,042,874 18,866 6,915,943 72,117,361 1,042,8% 1,0000 NA 0,1123 NA 0,888 0,055							, . ,				1				0.871	4.49%	0.4635
2039 13,880,413 160,611,799 1,168,3% 1,48,78															0.865	4.49%	0.4436
2037 11,753,103 150,422,711 1,279,9% 113,035 4,569,521 88,483,271 12,79,9% 11,0000 NA 0,1238 NA 0,876 0,948 2039 8,366,628 139,448,709 1,413,9% 11,341 13,045 1,500,4552 1,413,051 1,0000 NA 0,1364 NA 0,864 0,835 2039 8,215,741 120,000,469 1,559,0% 9,755 2,265,493 45,607,397 1,559,0% 1,0000 NA 0,1364 NA 0,864 0,835 2040 6,78,43,431 114,614,1517 1,716,2% 8,384 4 2,211,633 3,671,694 1,716,2% 1,0000 NA 0,1364 NA 0,864 0,835 2041 5,582,174 104,689,235 1,886,6% 7,139 1,810,713 34,141,976 1,885,6% 1,0000 NA 0,1495 NA 0,857 0,822 2042 4,003,193 93,198,881 2,068,7% 6,018 1,810,713 34,141,976 1,885,6% 1,0000 NA 0,1495 NA 0,859 0,812 2043 3,617,520 82,029,845 2,276,5% 5,032 1,000,518 24,501,505 2,267,6% 1,0000 NA 0,1695 NA 0,833 0,811 2044 2,277,565 71,474,20 2,444,0% 4,170 2045 2,265,246 61,604,604 2,276,60% 5,032 1,000,518 24,501,505 2,267,6% 1,0000 NA 0,1693 NA 0,836 0,805 2045 2,265,246 61,604,604 2,276,60% 5,032 4,169,40 1,169,40 1,169,40 1,170 1,											1					4.49% 4.49%	0.4245
2039 8,215,741 128,080,469 1,559,0% 9,795 2,255,493 45,673,791 1,559,0% 1,0000 NA 0,1364 NA 0,864 0,835 0,941 0,94															0.846	4.49%	0.3888
2040															0.839	4.49%	0.3721
2041 5.552,174 104,899,235 1,885.6% 7,139 1810,713 3,411,976 1,885.6% 1,0000 NA 0.1435 NA 0.850 0.031 2042 4,503,193 93,195,8981 2,0687% 6,018 1,406,479 2,075.6687% 1,0000 NA 0.1570 NA 0.843 0.811 2043 3,817,520 82,029,945 2,287.6% 5,032 1,080,518 2,287.6% 1,0000 NA 0.1639 NA 0.836 0.003 2044 2,877,365 71,474,220 2,484.0% 4,170 822,494 20,430,966 1 2045 2,265,246 61,604,904 2,719.6% 3,423 619,884 18,852,735 2,719.6% 1,0000 NA 0.1713 NA 0.829 0.78 2046 1,764,381 52,513,860 2,979.3% 2,782 461,914 18,852,735 2,719.6% 1,0000 NA 0.1791 NA 0.821 0.787 2047 1,358,426 44,255,860 3,257.9% 2,238 340,350 11,088,177 3,257.9% 1,0000 NA 0.1996 NA 0.804 0.777 2048 1,033,785 3,884,198 3,663.9% 1,731 247,877 8,834,130 2050 577,126 24,583,675 4,219 % 1,000 126,739 5,388,77 8 8,84,130 2050 577,126 24,583,675 4,219 % 1,000 126,739 5,388,77 4 8,152.8% 1,0000 NA 0,24130 NA 0.787 0.754 2051 422,515 19,581,340 4,634.5% 837 88,797 4,115,288 4,634.5% 1,0000 NA 0,2223 NA 0.768 0.738 2052 303,812 15,383,781 5,658.7% 633 611,05 3,088,039 1,0000 NA 0,2323 NA 0.778 0.744 2053 244,752 11,800,175 5,494.8% 470 41,336 2,2271,332 5,494.8% 1,0000 NA 0,2232 NA 0.768 0.738 2056 67,778 4,999 3,909.6% 344 27,520 1,632.09 8,909.6% 1,0000 NA 0,2232 NA 0.778 0.744 2057 43,599 3,202,193 7,344.6% 110 7,039 517,021 7,344.6% 1,0000 NA 0,2262 NA 0.738 0.068 2056 67,758 4,614.13 6,623.3% 173 11,010 778,020 6,623.3% 1,0000 NA 0,2433 NA 0,767 0.715 2058 2,243 2,14,752 11,800,175 5,494.8% 116 7,039 517,021 7,344.6% 1,0000 NA 0,2223 NA 0,778 0.068 2059 16,693 1,397,355 6,371.1% 48 2,468 206,538 1,1000 NA 0,2223 NA 0,768 0.032 2059 16,693 1,397,355 6,371.1% 48 2,468 206,538 1,1000 NA 0,2223 NA 0,768 0.032 2059 16,693 1,397,355 6,371.1% 48 2,468 206,538 1,1000 NA 0,2223 NA 0,768 0.032 2059 16,693 1,397,355 6,371.1% 48 2,468 206,538 1,1000 NA 0,2433 NA 0,767 0.058 2059 16,693 1,397,355 6,371.1% 48 2,468 206,538 1,1000 NA 0,2423 NA 0,778 0.058 2059 16,693 1,397,355 6,371.1% 48 2,468 206,538 1,1000 NA 0,2423 NA 0,778 0.058																4.49% 4.49%	0.3561 0.3408
2044 267.365 71.474.220 24.48.0% 4.70 82.49.49 20.40.50 2.287.6% 1.0000 N/A 0.1639 N/A 0.836 0.805 2044 2.286.246 61.604.904 2.716.6% 3.422 619.88 18.852.735 2.719.6% 1.0000 N/A 0.1791 N/A 0.829 0.728 2046 1.764.381 8.2513.880 2.767.3% 3.423 619.884 18.852.735 2.719.6% 1.0000 N/A 0.1791 N/A 0.821 0.787 2047 1.358.466 44.258.860 3.257.9% 2.289 340.350 11.088.177 3.257.9% 1.0000 N/A 0.1656 N/A 0.804 0.777 2048 1.033.785 3.864.188 3.859.9% 1.7181 24.7877 8.834.9% 1.0000 N/A 0.1656 N/A 0.804 0.777 2049 777.313 30.279.132 3.895.4% 1.402 178.369 6.948.115 3.885.4% 1.0000 N/A 0.2232 N/A 0.787 0.755 2050 577.126 24.538.575 4.251.9% 1.0000 1.000 1.000 N/A 0.2232 N/A 0.787 0.755 2051 422.515 19.581.304 4.634.5% 837 88.797 4.115.288 4.634.5% 1.0000 N/A 0.2222 N/A 0.787 0.755 2052 303.812 15.353.781 5.053.7% 633 61.105 3.088.039 5.653.7% 1.0000 N/A 0.2222 N/A 0.758 0.753 2053 214.752 11.200.178 5.444.8% 470 41.356 2.276.28 5.530.5% 1.0000 N/A 0.2257 N/A 0.743 0.757 2054 146.355 8.860.089 5.530.6% 344 27 17.440 11.427.474 1.0000 N/A 0.2252 N/A 0.743 0.757 2055 10.1765 6.482.18% 470 41.356 2.276.28 5.530.5% 1.0000 N/A 0.2267 N/A 0.743 0.757 2056 67.578 4.414.434 6.628.3% 173 11.401 778.502 6.828.3% 1.0000 N/A 0.2267 N/A 0.731 0.584 2056 67.578 4.464.436 7.845.7% 76 4.225 331.643 7.849.7% 1.0000 N/A 0.2262 N/A 0.731 0.584 2056 67.578 4.464.436 7.845.7% 76 4.225 331.643 7.849.7% 1.0000 N/A 0.2262 N/A 0.731 0.584 2056 67.578 4.464.474 6.628.3% 11.000 N/A 0.2262 N/A 0.731 0.584 2056 67.578 4.464.474 6.628.3% 11.000 N/A 0.2262 N/A 0.731 0.584 2056 67.578 4.464.474 6.628.3% 173 11.401 778.502 6.828.3% 1.0000 N/A 0.2262 N/A 0.731 0.584 2056 67.578 4.464.474 6.628.3% 173 11.401 778.502 6.828.3% 1.0000 N/A 0.2262 N/A 0.731 0.584 2056 67.578 4.464.474 6.628.3% 173 11.401 778.502 6.828.5% 1.0000 N/A 0.2262 N/A 0.731 0.584 2056 67.578 4.464.674 7.465.674 7.745.674 1.145.874 7.745.874 1.1000 N/A 0.2262 N/A 0.731 0.584 2056 67.578 4.464.474 7.464.674 7.465.745 1.1000 N/A 0.2262 N/A 0.731 0.584 2057 4.459.99 3.39.924 10.428.99 9.9 422 4.46											1				0.818	4.49%	0.3261
2044 2,877,365 71,474,220 2,484,0% 4,170 822,494 20,430,886 2,484,0% 1,0000 N/A 0,1713 N/A 0,829 0,795 2046 1,764,381 62,515,560 2,976,3% 2,728 461,918 13,748,138 2,976,3% 1,0000 N/A 0,1791 N/A 0,821 0,775 2047 1,384,266 44,256,860 3,257,91% 2,228 340,350 11,081,733,325,74% 1,0000 N/A 0,1874 N/A 0,813 0,777 2048 1,033,785 38,843,180 3,563,9% 1,781 247,877 8,834,130 3,563,9% 1,0000 N/A 0,1956 N/A 0,040 0,776 2049 777,313 30,279,132 3,898,4% 1,402 178,390 6,948,130 3,863,9% 1,0000 N/A 0,2241 N/A 0,786 0,756 2059 577,126 24,538,575 4,251,9% 1,000 126,739 5,388,775 4,251,9% 1,0000 N/A 0,2223 N/A 0,778 0,774 2051 422,515 19,581,337,81 5,055,7% 633 611,05 3,088,93 5,053,7% 1,0000 N/A 0,2223 N/A 0,778 0,774 2051 422,515 19,581,335,781 5,055,7% 633 611,05 3,088,93 5,053,7% 1,0000 N/A 0,2223 N/A 0,778 0,774 2051 414,395 8,880,069 5,950,05% 427 17,940 1,142,743 6,389,9% 1,0000 N/A 0,2820 N/A 0,718 0,764 2055 101,765 6,462,195 6,368,8% 247 17,940 1,142,743 6,389,9% 1,0000 N/A 0,2820 N/A 0,718 0,881 2056 101,765 6,462,195 6,368,8% 16 7,739 1,140 1778,000 N/A 0,280,000 N/A 0,2820 N/A 0,718 0,881 2056 6,7578 4,463,413 6,323,564 16 7,000 N/A 0,2820 N/A 0,718 0,881 2056 6,7578 4,463,45 7,840,756 16 7,799 1,142,743 6,389,9% 1,0000 N/A 0,2820 N/A 0,718 0,881 2056 6,7578 4,463,45 7,840,756 16 7,799 1,142,743 6,389,9% 1,0000 N/A 0,2820 N/A 0,718 0,881 2056 6,7578 4,463,45 7,840,756 16 7,799 1,142,743 6,389,9% 1,0000 N/A 0,2820 N/A 0,718 0,881 2056 6,7578 4,463,45 7,840,756 16 7,799 1,142,743 6,389 3,202,193 7,344,6% 116 7,039 5,170,21 7,344,6% 1,0000 N/A 0,3004 N/A 0,700 0,666 0,5758 4,463,45 1,463,45 7,464,756 1,464,413 6,462,35 % 1,463,45 7,464,756 N/A 0,464,756 N/A 0,464							i				1				0.811	4.49%	0.3121
2046 1,764,381 52,513,880 2,976,3% 2782 461,918 13,748,138 2,976,3% 1,0000 NA 0,1874 NA 0,813 0,777 2047 1,383,426 44,255,800 3,257,91% 2,238 340,350 11,0877 3,257,91% 1,0000 NA 0,1956 NA 0,804 0,777 2048 1,033,785 38,643,198 3,563,91% 1,781 247,877 8,834,918 1,0000 NA 0,2041 NA 0,296 0,757 2049 777,313 39,279,132 3,855,41% 1,402 178,369 6,948,115 3,895,41% 1,0000 NA 0,210 NA 0,210 NA 0,787 0,757 2050 577,128 24,538,575 3,855,41% 1,090 1226,739 5,388,775 4,251,91% 1,0000 NA 0,2232 NA 0,778 0,757 2051 422,515 19,581,404 4,634,51% 837 88,797 4,115,288 4,644,51% 1,0000 NA 0,2232 NA 0,768 0,754 2051 422,515 19,581,404 4,634,51% 837 88,797 4,115,288 4,644,51% 1,0000 NA 0,2232 NA 0,768 0,757 0,715 2052 306,812 1,533,781 5,593,51% 470 41,336 2,271,332 4,444,61% 1,0000 NA 0,2232 NA 0,768 0,757 0,715 2054 149,395 8,800,069 5,900,61% 34 27,220 1,852,098 5,930,61% 1,0000 NA 0,2232 NA 0,757 0,715 2054 149,395 8,800,069 5,900,61% 34 27,220 1,852,098 5,930,61% 1,0000 NA 0,2267 NA 0,731 0,098 2055 101,765 6,482,195 6,369,35% 247 17,940 1,142,743 6,989,81% 1,0000 NA 0,2282 NA 0,731 0,098 2055 101,765 6,482,195 6,369,35% 247 17,940 1,142,743 6,989,81% 1,0000 NA 0,2323 NA 0,731 0,986 2055 101,765 6,482,195 6,369,35% 247 17,940 1,142,743 6,989,81% 1,0000 NA 0,2320 NA 0,718 0,888 2056 6,7576 4,614,413 6,882,35% 173 11,401 776,502 6,828,35% 1,0000 NA 0,2320 NA 0,718 0,888 2056 2058 27,343 2,146,346 7,849,75% 173 11,401 776,502 6,828,35% 1,0000 NA 0,2323 NA 0,571 0,945 2058 27,343 2,146,346 7,849,75% 173 11,401 776,502 6,828,35% 1,0000 NA 0,3233 NA 0,571 0,945 2058 27,343 2,146,346 7,849,75% 1,449,745 20,448 1,449,848 1,															0.803	4.49% 4.49%	0.2987 0.2858
2047 13.88.426 44.256.860 3.257.9% 2.238 340,350 11.088,177 3.257.9% 1.0000 N/A 0.1956 N/A 0.804 0.777 20.75 2048 10.33.785 36.843.183 3.563.9% 1.781 247.877 8.834.103 3.653.9% 1.0000 N/A 0.2431 N/A 0.796 0.76 2049 777.313 30.279.132 3.895.4% 1.402 178.369 6.484.115 3.895.4% 1.0000 N/A 0.2130 N/A 0.787 0.75 2050 577.126 24.538.575 4.251.9% 1.090 126.739 5.386.775 4.251.9% 1.0000 N/A 0.2232 N/A 0.778 0.734 2051 42.2515 19.581.340 4.634.5% 837 88.797 4.115.288 4.634.5% 1.0000 N/A 0.2232 N/A 0.778 0.734 2052 303.812 15.353.781 5.053.7% 633 61.105 3.086.083 5.053.7% 1.0000 N/A 0.2232 N/A 0.757 0.714 2053 214.752 11.800.178 5.494.8% 470 41.336 2.271.332 5.494.8% 1.0000 N/A 0.2252 N/A 0.757 0.715 2054 149.395 8.860.069 5.930.6% 344 27.520 1.832.098 5.930.6% 1.0000 N/A 0.2872 N/A 0.731 0.586 2055 101.765 6.482.195 6.368.8% 173 11.401 778.502 6.828.3% 1.0000 N/A 0.2880 N/A 0.731 0.586 2056 6.67.578 4.61.44.13 6.828.3% 173 11.401 778.502 6.828.3% 1.0000 N/A 0.3283 N/A 0.700 0.686 2057 43.599 3.202.193 7.344.6% 116 7.039 517.021 7.344.6% 1.0000 N/A 0.3293 N/A 0.700 0.686 2059 16.863 1.397.355 8.371.1% 48 2.488 2.086.34 8.371.1% 1.0000 N/A 0.3293 N/A 0.671 0.644 2058 27.343 2.146.346 7.849.7% 76 4.225 331.648 7.849.7% 1.0000 N/A 0.3293 N/A 0.671 0.644 2059 16.863 1.397.355 8.371.1% 48 2.488 2.086.34 8.371.1% 1.0000 N/A 0.3292 N/A 0.655 0.622 2059 16.863 1.397.355 8.371.1% 48 2.488 2.086.34 8.371.1% 1.0000 N/A 0.3292 N/A 0.655 0.626 2056 860 9.922 885.426 8.923.6% 29 1.404 125.304 8.923.6% 1.0000 N/A 0.3292 N/A 0.655 0.626 2056 860 9.922 885.426 8.923.6% 29 1.404 125.304 8.923.6% 1.0000 N/A 0.3452 N/A 0.655 0.626 2056 860 9.922 885.426 8.923.6% 29 1.404 125.304 8.923.6% 1.0000 N/A 0.3452 N/A 0.655 0.626 2056 860 9.922 885.426 8.923.6% 9 9 422 44.688 10.425.9% 1.0000 N/A 0.4466 N/A 0.557 0.576 2066 863 5.756 5.666.8% 9.906.5% 10 0.706 N/A 0.4466 N/A 0.557 0.576 2067 2284 47.438 1.688.7% 10 0.000 N/A 0.4466 N/A 0.557 0.576 2068 18.64 7.728 1.006 N/A 0.4466 N/A 0.557 0.586 2069 1.19		2045	2,265,246	61,604,904	2,719.6%	3,423	619,684	16,852,735	2,719.6%	1.0000	1	0.1791			0.787	4.49%	0.2736
2048															0.779	4.49% 4.49%	0.2618 0.2505
2050 577, 126					.,						1				0.770	4.49%	0.2398
2051											1				0.752	4.49%	0.2295
2052 303,812 15,353,781 5,053.7% 633 61,105 3,088,093 5,053.7% 1,0000 N/A 0,2433 N/A 0,757 0,715																4.49% 4.49%	0.2196 0.2102
2054											1				0.719	4.49%	0.2011
2055															0.707	4.49%	0.1925
2056 67,578 4,614,413 6,828.3% 173 11,401 778,502 6,828.3% 1,0000 N/A 0,3004 N/A 0,700 0,666															0.696 0.681	4.49% 4.49%	0.1842 0.1763
2058 27,943 2,146,346 7,849,7% 76 4,225 331,648 7,849,7% 1,0000 N/A 0,3452 N/A 0,655 0,627 0,651 0,000		2056	67,578	4,614,413	6,828.3%	173	11,401	778,502	6,828.3%	1.0000	N/A	0.3004	N/A	0.700	0.664	4.49%	0.1687
2059					,						1				0.645	4.49%	0.1615
2060 9,922 885,426 8,923.6% 29 1,404 125,304 8,923.6% 1,0000 N/A 0,3922 N/A 0,608 0,594 0,001 0,575															0.627	4.49% 4.49%	0.1545 0.1479
2062 3,259 339,924 10,428.9% 9 422 44,058 10,428.9% 1,0000 N/A 0,4466 N/A 0,553 0,567 2063 1,863 214,728 11,525.2% 5 231 26,635 11,525.2% 1,0000 N/A 0,4726 N/A 0,527 0,572 2064 1,101 139,389 12,655.5% 3 131 16,547 12,655.5% 1,0000 N/A 0,4012 N/A 0,4012 N/A 0,527 0,572 2065 680 94,273 13,866.9% 2 77 10,710 13,866.9% 1,0000 N/A 0,4167 N/A 0,583 0,817 2066 435 65,566 15,055.4% 1 47 7,127 15,055.4% 1,0000 N/A 0,3571 N/A 0,643 0,644 2067 284 47,438 16,681.7% 1 30 4,936 16,881.7% 1,0000 N/A 0,389 N/A 0,611 0,655 2068 184 33,791 18,334.9% 0 18 3,365 18,334.9% 1,0000 N/A N/A N/A N/A N/A 2069 119 24,882 20,940.9% 0 11 2,371 20,940.9% 1,0000 N/A N/A N/A N/A N/A N/A 2071 49 13,622 27,731.6% 0 4 1,189 27,731.6% 1,0000 N/A N/A N/A N/A N/A N/A 2072 31 9,890 31,997.1% 0 3 826 31,997.1% 1,0000 N/A N/A N/A N/A N/A N/A 2073 20 7,309 36,690.3% 0 2 554 36,690.3% 1,0000 N/A N/		2060	9,922	885,426	8,923.6%	29	1,404	125,304	8,923.6%	1.0000	N/A	0.3922	N/A	0.608	0.594	4.49%	0.1415
2063															0.580	4.49% 4.49%	0.1354 0.1296
2064							1				1				0.567	4.49%	0.1296
2066		2064	1,101	139,389	12,655.5%	3	131	16,547	12,655.5%	1.0000	N/A	0.4012	N/A	0.599	0.591	4.49%	0.1187
2067							1									4.49% 4.49%	0.1136 0.1087
2069		2067	284	47,438	16,681.7%	1	30	4,936	16,681.7%		N/A		N/A		0.653	4.49%	0.1040
2070															N/A	4.49%	0.0996
2071 49 13,622 27,731.6% 0 4 1,189 27,731.6% 1,0000 N/A											1				N/A N/A	4.49% 4.49%	0.0953 0.0912
2073 20 7,309 36,690.3% 0 2 584 36,690.3% 1.0000 N/A		2071	49	13,622	27,731.6%	0	4	1,189	27,731.6%	1.0000	N/A	N/A	N/A	N/A	N/A	4.49%	0.0873
2074 12 4,891 39,472.9% 0 1 374 39,472.9% 1,0000 N/A															N/A	4.49%	0.0835
2075 8 2,996 39,899.5% 0 1 219 39,899.5% 1.0000 N/A															N/A N/A	4.49% 4.49%	0.0799 0.0765
Past 1,673,459,119 806,873,584 48.2% 1,270,378 2,351,151,085 1,035,091,238 44.0%		2075	8	2,996	39,899.5%	0	1	219	39,899.5%	1.0000	N/A	N/A	N/A	N/A	N/A	4.49%	0.0732
		2076-2096	6	2,579	44,155.8%	0	0	181	44,155.8%	1.0000	N/A	N/A	N/A	N/A	N/A	4.49%	0.0701
	,		4.070.450.405	000 070 55	10.05	4.070.070	0.054.151.00-	4.005.004.05	44.00								
Lifetime 2,884,059,115 5,641,492,212 195.6% 2,214,772 3,228,357,599 3,715,013,314 115.1%																	

Note:
- The projections are based on the assumptions derived using experience data through June 30, 2015
- Includes certificate forms G.LTC5897R100 and G.LTC5797R100 issued under group policy G.LTC.1697

Exhibit I Metropolitan Life Insurance Company Nationwide Experience Projections With 23.12% Future Increase Group Policy Form: G.LTC.1697

		Loss Ratio Demonstration								Factors Derived from Projected Values for Illustrative Purposes Only						
		V	Without Interest				With Interest					Persis	stency Factors			Mid-
		Earned	Incurred	Loss		Farned	Incurred		Premium Rate Increase	Benefit	Policy Lapse &	Shock	Policy	Premium	Calendar Year Effective	Year Disc/ Accum
	Calendar Year	Premium	Claims	Ratio	Life Years	Premium	Claims	Loss Ratio	Factor	Downgrade	Mortality	Lapse	Persistency	Persistency	Int Rate	Factor
Historical Experience	1997 1998	35,397 2,709,604	68,198	0.0% 2.5%	151 3,784	79,800 5,845,965	147,138	0.0% 2.5%							4.49% 4.49%	2.2544 2.1575
	1999 2000	13,623,438 33,640,515	1,218,378 3,784,749	8.9% 11.3%	17,805 37,513	28,128,994 66,473,299	2,515,645 7,478,623	8.9% 11.3%							4.49% 4.49%	2.0648 1.9760
	2001	56,030,732	9,542,806	17.0%	53,930	105,956,602	18,045,869	17.0%							4.49%	1.8910
	2002	73,030,614	15,466,210	21.2%	65,678	132,167,232	27,989,990	21.2%							4.49%	1.8098
	2003 2004	93,258,676 110,391,364	21,382,522 27,556,797	22.9% 25.0%	81,214 90,841	161,519,593 182,973,497	37,033,511 45,675,343	22.9% 25.0%							4.49% 4.49%	1.7320
	2005	120,405,983	31,288,106	26.0%	92,413	190,993,365	49,630,595	26.0%							4.49%	1.5862
	2006	122,056,862	46,138,589	37.8%	91,244	185,288,957	70,040,889	37.8%							4.49%	1.5181
	2007	122,545,837 122,235,837	41,747,270 55,569,213	34.1% 45.5%	89,726 87,660	178,034,029 169,949,594	60,650,242 77,260,200	34.1% 45.5%							4.49% 4.49%	1.4528
	2009	120,757,506	57,171,692	47.3%	86,125	160,676,676	76,071,109	47.3%							4.49%	1.3306
	2010 2011	119,346,889	65,016,196	54.5%	84,018	151,973,172	82,789,904	54.5%							4.49%	1.2734
	2011	116,674,370 115,249,590	74,542,532 86,299,083	63.9% 74.9%	81,902 79,975	142,183,242 134,409,343	90,839,993 100,645,938	63.9% 74.9%							4.49% 4.49%	1.2186
	2013	112,701,598	86,366,307	76.6%	77,747	125,787,437	96,394,342	76.6%							4.49%	1.1161
	2014 2015	110,776,029 107,988,278	88,987,863 94,727,074	80.3% 87.7%	75,522 73,130	118,323,256 110,387,031	95,050,651 96,831,256	80.3% 87.7%							4.49% 4.49%	1.0681
Projected	2016	108,209,580	114,512,978	105.8%	70,333	105,858,143	112,024,566	105.8%	1.0000	1.0000	0.0382	1.0000	0.962	1.000	4.49%	0.9783
Future Experience	2017	102,230,496	124,628,890	121.9%	67,471	95,709,743	116,679,460	121.9%	1.0000	1.0000	0.0407	1.0000	0.959	0.945	4.49%	0.9362
	2018 2019	100,686,579 100,948,485	133,696,494 142,403,059	132.8% 141.1%	64,166 60,903	90,212,017 86,558,502	119,787,865 122,103,819	132.8% 141.1%	1.0542 1.1344	0.9984 0.9970	0.0490 0.0509	0.9940 0.9890	0.951 0.949	0.941 0.938	4.49% 4.49%	0.8960 0.8575
	2019	100,946,465	151,516,425	150.6%	57,924	82,578,464	124,333,101	150.6%	1.2108	0.9970	0.0309	0.9890	0.949	0.934	4.49%	0.8206
	2021	94,994,430	160,207,151	168.6%	54,914	74,600,599	125,813,161	168.6%	1.2290	0.9970	0.0520	0.9890	0.948	0.930	4.49%	0.7853
	2022	88,103,655 81,178,365	168,304,792 175.643.960	191.0% 216.4%	51,884 48,848	66,214,823 58,387,344	126,490,462 126,331,496	191.0% 216.4%	1.2312 1.2312	0.9970 0.9970	0.0552 0.0585	0.9890 0.9890	0.945 0.941	0.926 0.921	4.49% 4.49%	0.7516
	2024	74,431,072	182,043,882	244.6%	45,817	51,233,003	125,305,931	244.6%	1.2312	0.9970	0.0621	0.9890	0.938	0.917	4.49%	0.6883
	2025	67,898,885	187,375,486	276.0%	42,805	44,727,570	123,431,338	276.0%	1.2312	0.9970	0.0657	0.9890	0.934	0.912	4.49%	0.6587
	2026 2027	61,619,013 55,624,804	191,512,767 194,401,846	310.8% 349.5%	39,825 36,893	38,845,840 33,559,494	120,733,424 117,286,302	310.8% 349.5%	1.2312 1.2312	0.9970 0.9970	0.0696 0.0736	0.9890 0.9890	0.930 0.926	0.908 0.903	4.49% 4.49%	0.6304
	2027	49,928,560	195,895,112	392.4%	34,021	28,827,904	113,106,518	392.4%	1.2312	0.9970	0.0738	0.9890	0.922	0.898	4.49%	0.5774
	2029	44,563,218	196,001,566	439.8%	31,225	24,623,949	108,303,052	439.8%	1.2312	0.9970	0.0822	0.9890	0.918	0.893	4.49%	0.5526
	2030	39,547,550 34,883,130	194,718,893 192,032,807	492.4% 550.5%	28,517 25,908	20,913,073 17,653,501	102,968,970 97,183,118	492.4% 550.5%	1.2312 1.2312	0.9970 0.9970	0.0867 0.0915	0.9890	0.913 0.909	0.887 0.882	4.49% 4.49%	0.5288
	2032	30,575,231	187,899,704	614.5%	23,411	14,808,200	91,003,609	614.5%	1.2312	0.9970	0.0964	0.9890	0.904	0.877	4.49%	0.4843
	2033	26,624,997	182,331,350	684.8%	21,036	12,340,684	84,510,562	684.8%	1.2312	0.9970	0.1015	0.9890	0.899	0.871	4.49%	0.4635
	2034 2035	23,028,614 19,778,236	175,516,268 167,512,564	762.2% 847.0%	18,790 16,681	10,214,910 8,395,981	77,854,576 71,110,098	762.2% 847.0%	1.2312 1.2312	0.9970 0.9970	0.1068 0.1123	0.9890 0.9890	0.893 0.888	0.865 0.859	4.49% 4.49%	0.4436 0.4245
	2036	16,863,014	158,368,525	939.1%	14,714	6,850,720	64,338,345	939.1%	1.2312	0.9970	0.1179	0.9890	0.882	0.853	4.49%	0.4063
	2037	14,268,312	148,321,757	1,039.5%	12,892	5,547,416	57,666,421	1,039.5%	1.2312	0.9970	0.1238	0.9890	0.876	0.846	4.49%	0.3888
	2038	11,978,124 9,973,941	137,550,331 126,291,569	1,148.3% 1,266.2%	11,216 9,687	4,456,809 3,551,560	51,179,601 44,970,399	1,148.3% 1,266.2%	1.2312 1.2312	0.9970 0.9970	0.1300 0.1364	0.9890 0.9890	0.870 0.864	0.839 0.833	4.49% 4.49%	0.3721
	2040	8,235,111	114,789,640	1,393.9%	8,302	2,806,331	39,117,599	1,393.9%	1.2312	0.9970	0.1430	0.9890	0.857	0.826	4.49%	0.3408
	2041	6,740,361	103,227,041	1,531.5%	7,060	2,198,213	33,665,115	1,531.5%	1.2312	0.9970	0.1495	0.9890	0.850	0.818	4.49%	0.3261
	2042	5,466,893 4,391,683	91,857,829 80,884,134	1,680.3% 1,841.8%	5,952 4,977	1,706,257 1,311,752	28,669,487 24,159,293	1,680.3% 1,841.8%	1.2312 1.2312	0.9970 0.9970	0.1570 0.1639	0.9890 0.9890	0.843 0.836	0.811 0.803	4.49% 4.49%	0.3121
	2043	3,493,132	70,475,939	2,017.6%	4,124	998,511	20,145,538	2,017.6%	1.2312	0.9970	0.1033	0.9890	0.829	0.795	4.49%	0.2858
	2045	2,750,018	60,744,468	2,208.9%	3,385	752,299	16,617,353	2,208.9%	1.2312	0.9970	0.1791	0.9890	0.821	0.787	4.49%	0.2736
	2046 2047	2,141,965 1,649,135	51,780,123 43,637,739	2,417.4% 2,646.1%	2,751 2,213	560,770 413,186	13,556,117 10,933,308	2,417.4% 2,646.1%	1.2312 1.2312	0.9970 0.9970	0.1874 0.1956	0.9890 0.9890	0.813 0.804	0.779 0.770	4.49% 4.49%	0.2618 0.2505
	2047	1,255,019	36,328,609	2,894.7%	1,761	300,924	8,710,744	2,894.7%	1.2312	0.9970	0.1930	0.9890	0.796	0.770	4.49%	0.2398
	2049	943,661	29,856,223	3,163.9%	1,386	216,541	6,851,071	3,163.9%	1.2312	0.9970	0.2130	0.9890	0.787	0.752	4.49%	0.2295
	2050 2051	700,634 512,935	24,195,845 19.307.848	3,453.4% 3,764.2%	1,078 828	153,862 107,800	5,313,510 4,057,810	3,453.4% 3,764.2%	1.2312 1.2312	0.9970 0.9970	0.2223 0.2322	0.9890 0.9890	0.778 0.768	0.742 0.732	4.49% 4.49%	0.2196
	2052	368,829	15,139,335	4,104.7%	626	74,182	3,044,961	4,104.7%	1.2312	0.9970	0.2322	0.9890	0.757	0.732	4.49%	0.2102
	2053	260,710	11,635,365	4,463.0%	465	50,182	2,239,609	4,463.0%	1.2312	0.9970	0.2572	0.9890	0.743	0.707	4.49%	0.1925
	2054 2055	181,367 123,543	8,736,320 6,391,658	4,816.9% 5,173.6%	340 244	33,409 21,779	1,609,303 1,126,782	4,816.9% 5,173.6%	1.2312 1.2312	0.9970 0.9970	0.2687 0.2820	0.9890	0.731 0.718	0.696 0.681	4.49% 4.49%	0.1842
	2055	82,040	4,549,964	5,173.6%	171	13,841	767,629	5,173.6%	1.2312	0.9970	0.2820	0.9890	0.718	0.664	4.49%	0.1763
	2057	52,930	3,157,468	5,965.4%	115	8,546	509,800	5,965.4%	1.2312	0.9970	0.3293	0.9890	0.671	0.645	4.49%	0.1615
	2058 2059	33,195 20,265	2,116,368 1,377,838	6,375.6% 6,799.1%	75 47	5,129 2,997	327,016 203,748	6,375.6% 6,799.1%	1.2312 1.2312	0.9970 0.9970	0.3452 0.3734	0.9890 0.9890	0.655 0.627	0.627 0.610	4.49% 4.49%	0.1545
	2060	12,046	873,060	7,247.9%	29	1,705	123,554	7,247.9%	1.2312	0.9970	0.3734	0.9890	0.608	0.510	4.49%	0.1478
	2061	6,981	538,949	7,720.5%	16	945	72,992	7,720.5%	1.2312	0.9970	0.4298	0.9890	0.570	0.580	4.49%	0.1354
	2062 2063	3,957 2,262	335,177 211,729	8,470.5% 9,360.9%	9 5	513 281	43,443 26,263	8,470.5% 9,360.9%	1.2312 1.2312	0.9970 0.9970	0.4466 0.4726	0.9890	0.553 0.527	0.567 0.572	4.49% 4.49%	0.1296
	2063	1,337	137,442	10,279.0%	3	159	16,315	10,279.0%	1.2312	0.9970	0.4726	0.9890	0.527	0.572	4.49%	0.1240
	2065	825	92,956	11,262.9%	2	94	10,560	11,262.9%	1.2312	0.9970	0.4167	0.9890	0.583	0.617	4.49%	0.1136
	2066 2067	529 345	64,640 46,775	12,228.3% 13,549.1%	1	57 36	7,028 4,867	12,228.3% 13,549.1%	1.2312 1.2312	0.9970	0.3571 0.3889	0.9890 0.9890	0.643 0.611	0.640 0.653	4.49% 4.49%	0.1087
	2067	345 224	46,775 33,319	13,549.1%	0	22	4,867 3,318	13,549.1%	1.2312	0.9970 0.9970	0.3889 N/A	0.9890	0.611 N/A	0.653 N/A	4.49%	0.1040
	2069	144	24,534	17,008.5%	0	14	2,338	17,008.5%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.49%	0.0953
	2070	94	17,676	18,826.4%	0	9	1,612	18,826.4%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.49%	0.0912
	2071 2072	60 38	13,432 9,752	22,524.0% 25,988.6%	0	5	1,172 815	22,524.0% 25,988.6%	1.2312 1.2312	0.9970 0.9970	N/A N/A	0.9890 0.9890	N/A N/A	N/A N/A	4.49% 4.49%	0.0873
	2073	24	7,207	29,800.5%	0	2	576	29,800.5%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.49%	0.0799
	2074	15	4,822	32,060.5%	0	1	369	32,060.5%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.49%	0.076
	2075 2076-2096	9 7	2,955 2,543	32,407.0% 35,864.1%	0	1 0	216 178	32,407.0% 35,864.0%	1.2312 1.2312	0.9970 0.9970	N/A N/A	0.9890 0.9890	N/A N/A	N/A N/A	4.49% 4.49%	0.0732
	2010-2000	'	2,040	55,007.170			170	00,004.070	1.6016	0.0010	131/73	0.0000	INVA	INA	7.70/0	
	Past	1,673,459,119	806,873,584	48.2%	1,270,378	2,351,151,085	1,035,091,238	44.0%								
	Future Lifetime	1,398,003,457	4,771,294,896	341.3% 181.6%	935,847 2,206,225	998,410,611 3,349,561,696	2,646,457,604	265.1% 109.9%								
	Litetime	3,071,462,576	5,578,168,480	101.0%	2,200,225	3,349,361,096	3,681,548,842	109.9%								

- Note:

 The projections are based on the assumptions derived using experience data through June 30, 2015

 Includes certificate forms G.LTC5897R100 and G.LTC5797R100 issued under group policy G.LTC.1697

 The current requested increase of 23.12% is assumed to be implemented over three phases with the 1st phase starting January 2018; 2nd phase starting April 2019; and 3rd phase starting July 2020

Exhibit II Demonstration that Lifetime Incurred Claims with Requested Increase are Not Less than Lifetime Earned Premium with Prescribed Factors Group Policy Form: G.LTC.1697

Accumulated value of initial earned premium	2,351,151,085	х	58%	=	1,363,667,629
2a. Accumulated value of earned premium 2b. Accumulated value of prior premium rate schedule increases (2a-1)	2,351,151,085 0		85%	=	0
3. Present value of future projected initial earned premium	877,206,514		58%	=	508,779,778
4a. Present value of future projected premium 4b. Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	998,410,611 121,204,098		85%	=	103,023,483
5. Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b					1,975,470,890
6a. Accumulated value of incurred claims without the inclusion of active life reserves 6b. Present value of future projected incurred claims without the inclusion of active life reserves					1,035,091,238 2,646,457,604
7. Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b					3,681,548,842
8. Test: 7 is not less than 5					TRUE

Attachment 1 Metropolitan Life Insurance Company Pennsylvania Specific Experience Projections With No Future Increase Group Policy Form: G.LTC.1697

Historical Experience	7 8 8 9 9 0 1 1 2 3 3 4 4 5 6 6 7 7 8 9 9 0 1 1 2 3 3 4 4 5 6 6 7 7 8 9 9 0 1 1 2 3 3 4 4 5 6 6 7 7 8 9 9 0 1 1 2 3 4 5 6 7 6 7 7 8 9 9 0 1 7 8 9 6 7 7 8 7 8 7 8 7 8 7 8 7 8 7 8 7 8 7 8	Earned Premium 10,299 411,239 1,331,664 1,736,635 2,266,003 3,053,268 3,785,403 4,392,270 4,586,879 4,573,442 4,550,970 4,513,488 4,476,190 4,362,765 4,310,118 4,246,226 4,181,262 4,082,215 4,059,026 3,842,446 3,625,733 3,409,033 3,193,352 2,979,475 2,768,213 2,560,528 2,357,488	Incurred Claims 293,043 119,487 583,971 187,080 726,036 1,614,539 992,279 513,728 2,081,312 2,081,312 2,087,346 2,280,987 2,784,946 2,280,987 3,746,892 3,956,654 4,309,916 4,667,403 5,017,263 5,361,118 5,701,119 6,026,205 6,328,609 6,598,823 6,842,830 7,041,138	Loss Ratio N/A 0.0% 0.0% 0.0% 28.4% 6.9% 25.8% 6.1% 36.8% 21.6% 51.5% 60.5% 39.7% 65.5% 60.5% 39.7% 61.8% 21.2% 112.2% 128.7% 127.7% 191.3% 247.7%	Life Years 67 626 1,200 1,696 2,069 2,782 3,497 3,379 3,300 3,264 3,181 3,100 3,025 2,946 2,858 2,783 2,680 2,575 2,468 2,358 2,247	Earned Premium 22,221 849,105 2,038,556 3,284,054 4,100,901 5,288,115 6,274,299 6,967,216 6,963,131 6,644,275 6,327,403 6,005,538 5,699,862 5,316,609 5,026,657 4,739,257 4,746,133 4,172,894 3,970,822 3,597,357 3,248,543	Incurred Claims Incurred Claims	Loss Ratio N/A 0.0% 0.0% 28.4% 6.9% 6.1% 19.2% 38.8% 21.6% 11.2% 45.7% 33.3% 55.5% 60.5% 39.7% 66.6% 91.8% 91.8%	Premium Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Persis Shock Lapse	Policy Persistency	Premium Persistency	Calendar Year Effective Int Rate 4.49% 4.4	Mid- Year Disc/ Accum Factor 2.2544 2.1575 2.0648 1.9760 1.8910 1.8098 1.7320 1.6575 1.5862 1.5181 1.4528 1.3903 1.3306 1.2734 1.2146 1.1662 1.1161 1.0681
Historical Experience 1997 1998 1999	7 8 8 9 9 0 1 1 2 3 3 4 4 5 6 6 7 7 8 9 9 0 1 1 2 3 3 4 4 5 6 6 7 7 8 9 9 0 1 1 2 3 3 4 4 5 6 6 7 7 8 9 9 0 1 1 2 3 4 5 6 7 6 7 7 8 9 9 0 1 7 8 9 6 7 7 8 7 8 7 8 7 8 7 8 7 8 7 8 7 8 7 8	10,299 411,239 1,031,664 1,736,635 2,266,003 3,053,268 3,785,403 4,592,270 4,586,879 4,573,442 4,550,970 4,513,498 4,476,190 4,362,765 4,310,118 4,246,226 4,082,215 4,059,026 3,842,446 3,625,733 3,409,033 3,193,352 2,979,475 2,768,213 2,550,528 2,160,232 1,969,692 1,786,924	Claims 293,043 119,487 583,971 187,080 726,036 1,614,539 992,279 992,279 2,081,312 1,503,450 2,484,263 2,637,346 1,709,487 2,784,946 2,280,987 3,746,892 3,956,654 4,309,916 4,667,403 5,017,263 5,361,118 5,701,119 6,026,205 6,328,609 6,598,823 7,041,138	N/A 0.0% 0.0% 0.0% 28.4% 6.9% 25.8% 6.1% 19.2% 36.8% 11.2% 45.7% 65.5% 60.5% 65.6% 54.6% 54.6% 11.2.2% 12.2% 128.7% 17.2% 167.9% 191.3% 191.3%	Years 676 626 1,200 1,696 2,099 2,782 3,497 3,492 3,457 3,379 3,300 3,264 3,181 3,100 3,025 2,946 2,858 2,783 2,680 2,575 2,468 2,357 2,468 2,357 2,468	Premium 22,221 849,105 2,038,556 3,284,054 4,100,901 5,288,115 6,274,299 6,967,216 6,963,131 6,644,275 6,327,403 6,005,538 5,699,862 5,316,609 5,026,657 4,799,257 4,466,133 4,172,894 3,970,822 3,597,357 3,248,543	Claims 579,049 225,955 1,056,843 324,015 1,203,403 1,506,334 746,342 2,893,734 2,000,450 3,163,956 1,993,682 3,108,308 2,436,392 3,870,674 4,035,009	N/A 0.0% 0.0% 0.0% 6.9% 28.4% 6.9% 6.1% 19.2% 36.8% 11.2% 45.7% 60.5% 60.5% 60.5% 65.6% 54.6% 97.5%	Rates Increase Factor		Lapse &				Year Effective Int Rate 4.49% 4.49% 4.49% 4.49% 4.49% 4.49% 4.49% 4.49% 4.49% 4.49% 4.49% 4.49% 4.49% 4.49% 4.49% 4.49%	Disc/ Accum Factor 2.2544 2.1575 2.0648 1.9760 1.8910 1.8098 1.7320 1.6575 1.5862 1.5181 1.4528 1.3903 1.2734 1.2186 1.1662 1.1161
Historical Experience 1997 1998 1999	7 8 8 9 9 0 1 1 2 3 3 4 4 5 6 6 7 7 8 9 9 0 1 1 2 3 3 4 4 5 6 6 7 7 8 9 9 0 1 1 2 3 3 4 4 5 6 6 7 7 8 9 9 0 1 1 2 3 4 5 6 7 6 7 7 8 9 9 0 1 7 8 9 6 7 7 8 7 8 7 8 7 8 7 8 7 8 7 8 7 8 7 8	10,299 411,239 1,031,664 1,736,635 2,266,003 3,053,268 3,785,403 4,392,270 4,573,442 4,550,970 4,573,442 4,550,970 4,362,765 4,310,118 4,246,226 4,181,262 4,082,215 4,059,026 3,842,446 3,625,733 3,409,033 3,193,352 2,979,475 2,768,213 2,560,528 2,357,498 2,160,232 1,969,692 1,786,924	293,043 119,487 583,971 187,080 726,036 1,614,539 992,279 513,728 2,081,312 1,503,450 2,484,263 2,637,346 1,709,487 2,784,946 4,280,987 3,746,892 3,956,654 4,309,916 4,667,403 5,017,263 5,361,118 5,701,119 6,026,205 6,328,609 6,588,823 6,842,830 6,041,138	N/A 0.0% 0.0% 0.0% 28.4% 6.9% 25.8% 6.1% 19.2% 36.8% 11.2% 45.7% 65.5% 60.5% 65.6% 54.6% 54.6% 11.2.2% 12.2% 128.7% 17.2% 167.9% 191.3% 191.3%	67 626 1,200 1,696 2,069 2,782 3,207 3,492 3,457 3,379 3,300 3,264 3,181 3,190 3,025 2,946 2,858 2,783 2,680 2,575 2,468 2,575 2,468	22,221 849,105 2,038,556 3,284,054 4,100,901 5,288,115 6,274,299 6,967,216 6,963,131 6,644,275 6,327,403 6,005,538 5,699,862 5,316,609 5,026,657 4,799,257 4,466,133 4,172,894 3,970,822 3,597,357 3,248,543	579,049 225,955 1,056,843 324,015 1,203,403 2,561,054 1,506,334 746,342 2,893,734 2,000,450 3,163,395 3,213,956 1,993,682 3,108,308 2,436,392 3,870,673 3,870,673	N/A 0.0% 0.0% 0.0% 6.9% 28.4% 6.9% 6.1% 19.2% 36.8% 11.2% 45.7% 60.5% 60.5% 60.5% 65.6% 54.6% 97.5%					, , , , ,		4.49% 4.49% 4.49% 4.49% 4.49% 4.49% 4.49% 4.49% 4.49% 4.49% 4.49% 4.49% 4.49% 4.49% 4.49% 4.49% 4.49% 4.49%	2.2544 2.1575 2.0648 1.9760 1.8910 1.8098 1.7320 1.6575 1.5862 1.5181 1.4528 1.3903 1.3306 1.2734 1.2186 1.1162
Projected Future Experience 2013 2014 2015 2018 2019 2020 2021 2013 2014 2015 2016 2017 2018 2019 2020 2021 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2034 2035 2036 2037 2038 2039 2040 2041 2042 2043 2044 2045 2046 2047 2048 2049 2050 2051 2052 2053 2054 2055 2056 2057 2058 2059 2050 2051 2055 2056 2057 2058 2059 2050 2051 2055 2056 2056 2057 2058 2059 2060 2061 2062 2063 2064 2065 2066 2066 2066 2066 2066 2066 2066	9 0 0 1 1 2 2 3 3 4 4 5 5 6 6 7 7 8 8 9 9 0 1 1 2 2 3 3 4 5 5 6 7 7 8 9 9 0 1 2 2 3 3 4 5 5 6 6 7 7 8 9 9 0 1 1 2 2 3 3 4 5 5 6 6 7 7 8 9 9 0 1 1 2 2 3 3 4 5 5 6 6 7 7 8 9 9 0 1 1 2 2 3 3 4 5 5 6 6 7 7 8 9 9 0 1 1 2 2 3 3 4 5 5 6 6 7 7 8 9 9 0 1 1 2 2 3 3 4 5 5 6 6 7 7 8 9 9 0 1 1 2 2 3 3 4 5 5 6 6 7 7 8 9 9 0 1 1 2 2 3 3 4 5 5 6 6 7 7 8 9 9 0 1 1 2 2 3 3 4 5 5 6 6 7 7 8 9 9 0 1 1 2 2 3 3 4 5 5 6 6 7 7 8 9 9 0 1 1 2 2 3 3 4 5 5 6 6 7 7 8 9 9 0 1 1 2 2 3 3 4 5 5 6 6 7 7 8 9 9 0 1 1 2 2 3 3 4 5 5 6 6 7 7 8 9 9 0 1 1 2 2 3 3 4 5 5 6 6 7 7 8 9 9 0 1 1 2 2 3 3 4 5 5 6 6 7 7 8 9 9 0 1 1 2 2 3 3 4 5 5 6 6 7 7 8 9 9 0 1 1 2 2 3 3 4 5 5 6 6 7 7 8 9 9 0 1 1 2 2 3 3 4 5 5 6 6 7 7 8 9 9 0 1 1 2 2 3 3 4 5 5 6 7 7 8 9 9 9 0 1 1 2 2 3 3 4 5 7 7 8 9 9 9 0 1 1 2 2 3 3 4 5 7 7 8 9 9 9 0 1 1 2 2 3 3 4 5 7 7 8 9 9 9 0 1 1 2 2 3 3 4 5 7 7 8 9 9 9 0 1 1 2 2 3 3 4 5 7 7 8 9 9 9 0 1 1 2 2 3 3 4 5 7 7 8 9 9 9 0 1 1 2 2 3 3 4 5 7 7 8 9 9 9 0 1 1 2 2 3 3 4 5 7 7 8 9 9 9 9 0 1 1 2 2 3 3 4 5 7 7 8 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	411,239 1,031,664 1,736,635 2,266,003 3,053,268 3,785,403 4,392,270 4,586,879 4,573,442 4,550,970 4,512,402 4,476,190 4,362,765 4,310,118 4,246,226 4,181,262 4,082,215 4,059,026 3,842,446 3,625,733 3,409,033 3,193,352 2,979,475 2,768,213 2,560,528 2,160,322 1,969,692 1,786,924	119,487 583,971 187,080 726,036 1,614,539 992,279 513,728 2,081,312 1,503,450 2,484,263 2,637,346 1,709,487 2,784,946 2,280,987 3,766,854 4,309,916 4,667,403 5,017,263 5,361,118 5,701,119 6,026,205 6,328,609 6,598,823 7,041,138	0.0% 28.4% 6.9% 25.8% 6.1% 91.2% 36.8% 21.6% 21.6% 33.3% 60.5% 39.7% 65.6% 64.6% 97.5% 112.2% 128.7% 147.2% 167.9% 191.3%	626 1,200 1,200 2,069 2,762 3,497 3,379 3,300 3,264 3,181 3,181 3,100 3,025 2,946 2,858 2,783 2,688 2,575 2,468 2,357 2,468	849,105 2,038,556 3,284,054 4,100,901 5,288,115 6,274,299 6,967,216 6,963,131 6,644,275 6,327,403 6,005,538 5,699,862 5,316,609 5,026,657 4,739,257 4,466,133 4,172,894 3,970,822 3,597,357 3,248,543	225,955 1,056,843 324,015 1,203,403 2,561,054 1,506,334 2,893,734 2,000,450 3,163,395 3,213,956 1,993,682 2,436,392 3,830,122 3,870,673 3,870,673	0.0% 28.4% 6.9% 25.8% 6.1% 38.8% 21.6% 45.7% 33.3% 60.5% 39.7% 55.5% 61.6% 54.6% 91.8%	1.0000						4.49% 4.49% 4.49% 4.49% 4.49% 4.49% 4.49% 4.49% 4.49% 4.49% 4.49% 4.49% 4.49% 4.49%	2.0648 1.9760 1.8910 1.8098 1.7320 1.6575 1.5862 1.5181 1.4528 1.3903 1.3306 1.2734 1.2186 1.1662 1.1161
Projected Future Experience 2003 2004 2005 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 2025 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036 2037 2038 2039 2040 2041 2042 2043 2044 2045 2056 2057 2058 2056 2056 2057 2058 2056 2056 2056 2056 2056 2056 2056 2056	1 2 2 3 4 4 5 6 6 7 7 8 9 9 0 1 1 2 3 3 4 5 5 6 7 7 8 9 5 0 1 2 3 3 4 5 5 6 7 7 8 9 9 0 1 1 2 3 3 4 5 7 7 8 9 9 0 1 1 2 3 7 7 8 9 9 0 1 1 2 3 7 7 8 9 9 0 1 1	1,031,664 1,736,635 2,266,003 3,053,268 3,785,403 4,392,270 4,586,879 4,573,442 4,550,970 4,513,498 4,476,190 4,362,765 4,310,118 4,246,226 4,082,215 4,059,026 3,642,446 3,625,733 3,409,033 3,193,352 2,979,475 2,768,213 2,550,528 2,357,498 2,160,232 1,969,692 1,786,924	119,487 583,971 187,080 726,036 1,614,539 992,279 513,728 2,081,312 1,503,450 2,484,263 2,637,346 1,709,487 2,784,946 2,280,987 3,766,854 4,309,916 4,667,403 5,017,263 5,361,118 5,701,119 6,026,205 6,328,609 6,598,823 7,041,138	6.9% 25.8% 6.1% 19.2% 36.8% 21.6% 11.2% 45.7% 60.5% 60.5% 65.6% 54.6% 51.8% 112.2% 128.7% 147.2% 167.9% 217.7%	1,200 1,696 2,069 2,782 3,207 3,492 3,457 3,379 3,300 3,264 3,181 3,100 3,025 2,946 2,858 2,783 2,680 2,575 2,468 2,357 2,468	2,038,556 3,284,054 4,100,901 5,288,115 6,274,299 6,967,216 6,963,131 6,644,275 6,327,403 6,005,538 5,699,862 5,316,609 5,026,657 4,799,257 4,466,133 4,172,894 3,970,822 3,597,357 3,248,543	225,955 1,056,843 324,015 1,203,403 2,561,054 1,506,334 2,893,734 2,000,450 3,163,395 3,213,956 1,993,682 2,436,392 3,830,122 3,870,673 3,870,673	28.4% 6.9% 25.8% 6.1% 19.2% 36.8% 21.6% 11.2% 45.7% 60.5% 60.5% 60.6% 54.6% 97.5%	1.0000						4.49% 4.49% 4.49% 4.49% 4.49% 4.49% 4.49% 4.49% 4.49% 4.49% 4.49% 4.49% 4.49%	1.9760 1.8910 1.8098 1.7320 1.6575 1.5862 1.5181 1.4528 1.3903 1.3306 1.2734 1.2186 1.1662 1.1161
2002 2003 2004 2005 2006 2007 2008 2009 2011 2011 2012 2013 2014 2015 2026 2027 2028 2029 2030 2031 2032 2034 2035 2036 2037 2038 2039 2030 2031 2032 2033 2034 2035 2036 2037 2038 2039 2040 2041 2042 2043 2044 2045 2046 2047 2048 2049 2050 2051 2052 2053 2054 2055 2056 2057 2058 2059 2057 2058 2059 2060 2061 2062 2063 2064 2065 2066	2 3 4 4 5 6 6 7 8 9 9 0 1 1 2 3 3 4 4 5 6 6 7 7 8 9 9 0 1 1 2 3 4 4 5 6 6 7 7 8 9 9 0 0 1 1 2 3 4 4 5 6 6 7 7 8 8 9 9 0 1 1 1 2 3 4 4 5 7 8 7 8 7 8 7 8 7 8 7 8 7 8 7 8 7 8 7	2,266,003 3,053,268 3,785,403 4,392,270 4,586,879 4,573,442 4,550,970 4,513,498 4,476,190 4,362,765 4,310,118 4,246,226 4,082,215 4,059,026 3,642,446 3,625,733 3,409,033 3,409,033 3,193,352 2,979,475 2,768,213 2,560,528 2,357,498 2,160,232 1,999,692 1,786,924	583,971 187,080 726,036 1,614,539 992,279 513,728 2,081,312 1,503,450 2,484,263 2,637,346 1,709,487 2,784,946 2,280,987 3,746,892 3,956,654 4,309,916 4,667,403 5,017,263 5,361,118 5,701,119 6,026,205 6,328,609 6,598,823 7,041,138	25.8% 6.1% 6.1% 19.2% 36.8% 21.6% 21.6% 45.7% 35.5% 60.5% 39.7% 65.6% 64.6% 91.8% 97.5% 112.2% 147.2% 167.9% 191.3% 217.7%	2,069 2,782 3,207 3,492 3,457 3,379 3,300 3,264 3,181 3,100 2,858 2,783 2,868 2,575 2,468 2,3680 2,575 2,468 2,3680 2,575 2,468 2,3680 2,247	4,100,901 5,288,115 6,274,299 6,967,216 6,963,131 6,644,275 6,327,403 6,005,538 5,699,862 5,316,609 5,026,657 4,739,257 4,466,133 4,172,894 3,970,822 3,597,357 3,248,543	1,056,843 324,015 1,203,403 2,561,054 1,506,334 1,506,334 2,000,450 3,163,395 3,213,956 1,993,682 3,108,308 2,436,392 3,870,672 3,870,672 4,005,009	25.8% 6.1% 19.2% 36.8% 21.6% 11.2% 45.7% 33.3% 55.5% 60.5% 64.6% 54.6% 91.8%	1.0000						4.49% 4.49% 4.49% 4.49% 4.49% 4.49% 4.49% 4.49% 4.49% 4.49% 4.49%	1.8098 1.7320 1.6575 1.5862 1.5181 1.4528 1.3903 1.3306 1.2734 1.2186 1.1662 1.1161
Projected Future Experience 2003 2004 2005 2006 2007 2008 2009 2010 2011 2015 2016 2016 2016 2016 2016 2016 2016 2016	3 4 4 5 6 6 7 8 9 9 0 1 1 2 3 3 4 4 5 6 6 7 7 8 9 9 0 1 1 2 3 3 4 4 5 6 6 7 7 8 9 9 0 1 2 3 3 4 5 6 6 7	3,053,268 3,785,403 4,392,270 4,586,879 4,573,442 4,550,970 4,513,498 4,476,190 4,362,765 4,310,118 4,246,226 4,082,215 4,059,026 3,842,446 3,625,733 3,409,033 3,193,352 2,979,475 2,768,213 2,550,528 2,357,498 2,160,232 2,160,232	187,080 726,036 1,614,539 992,279 513,728 2,081,312 1,503,450 2,484,263 2,637,346 1,709,487 2,784,946 2,280,987 3,746,892 3,956,654 4,309,916 4,667,403 5,017,263 5,361,118 5,701,119 6,026,205 6,328,609 6,598,823 6,842,830 7,041,138	6.1% 19.2% 36.8% 21.6% 11.2% 45.7% 60.5% 60.5% 60.5% 54.6% 54.6% 91.8% 112.2% 128.7% 147.2% 167.9% 191.3%	2,782 3,207 3,492 3,457 3,379 3,300 3,264 3,181 3,100 3,025 2,946 2,858 2,783 2,680 2,575 2,468 2,358 2,358 2,247	5,288,115 6,274,299 6,967,216 6,963,131 6,644,275 6,327,403 6,005,538 5,699,862 5,316,609 5,026,657 4,799,257 4,466,133 4,172,894 3,970,822 3,597,357 3,248,543	324,015 1,203,403 1,506,334 746,342 2,893,734 2,000,450 3,163,395 3,213,956 1,993,682 3,108,308 2,436,392 3,870,674 4,035,009	6.1% 19.2% 36.8% 21.6% 11.2% 45.7% 33.3% 55.5% 60.5% 39.7% 65.6% 54.6% 91.8%	1.0000						4.49% 4.49% 4.49% 4.49% 4.49% 4.49% 4.49% 4.49% 4.49% 4.49%	1.7320 1.6575 1.5862 1.5181 1.4528 1.3903 1.3306 1.2734 1.2186 1.1662 1.1161
2004 2005 2006 2007 2008 2010 2011 2015 2016	4 5 6 6 7 7 8 9 9 0 0 1 2 2 3 4 4 5 5 6 7 7 8 9 9 0 1 1 2 3 4 4 5 5 6 7 7 8 9 9 0 1 1 2 3 3 4 4 5 5 6 7 7 8 9 9 0 1 1 2 3 3 4 5 7 7 8 9 9 0 1 1 2 3 3 4 5 7 7 8 9 9 0 1 1 2 3 3 4 5 7 7 8 9 9 0 1 1 2 3 3 4 5 7 7 8 9 9 0 1 1 2 3 3 4 5 7 7 8 9 9 0 1 1 2 3 3 4 5 7 7 8 9 9 0 1 1 2 3 3 4 5 7 7 8 9 9 0 1 1 2 3 3 4 5 7 7 8 9 9 0 1 1 2 3 3 4 5 7 7 8 9 9 0 1 1 2 3 3 4 5 7 7 8 9 9 0 1 1 2 3 3 4 5 7 7 8 9 9 0 1 1 2 3 3 4 5 7 7 8 9 9 0 1 1 2 3 7 8 9 9 0 1 1 2 3 7 8 9 9 0 1 1 2 3 7 8 9 9 0 1 1 2 3 7 8 9 9 0 1 1 2 3 7 8 9 9 0 1 1 2 3 7 8 9 9 0 1 1 2 3 7 8 9 9 0 1 1 2 3 7 8 9 9 0 1 1 2 3 7 8 9 9 0 1 1 2 3 7 8 9 9 0 1 1 2 3 7 8 9 9 0 1 1 2 3 7 8 9 9 0 1 1 2 3 7 8 9 9 0 1 1 2 3 7 8 9 9 0 1 1 2 3 7 8 9 9 0 1 1 2 3 7 8 9 9 0 1 1 2 3 7 8 9 9 0 1 1 2 2 3 7 8 9 9 9 0 1 1 2 2 3 7 8 9 9 0 1 1 2 2 3 7	3,785,403 4,392,270 4,556,879 4,573,442 4,550,970 4,673,498 4,476,190 4,362,765 4,310,118 4,246,226 4,181,262 4,082,215 4,082,215 4,059,026 3,842,446 3,625,733 3,409,033 3,193,352 2,979,475 2,768,213 2,560,528 2,357,498 2,160,232 1,969,692 1,786,924	726,036 1,614,539 992,279 513,728 2,081,312 2,081,312 2,637,346 1,709,487 2,784,946 2,280,987 3,746,892 3,956,654 4,309,916 4,667,403 5,017,263 5,361,118 5,701,119 6,026,205 6,328,609 6,598,823 7,041,138	19.2% 36.8% 21.6% 11.2% 45.7% 60.5% 60.5% 65.6% 54.6% 51.8% 97.5% 112.2% 128.7% 147.2% 167.9% 191.3%	3,207 3,492 3,457 3,379 3,300 3,264 3,181 3,100 3,025 2,946 2,858 2,783 2,680 2,575 2,468 2,358 2,358 2,247	6,274,299 6,967,216 6,963,131 6,644,275 6,327,403 5,699,862 5,316,609 5,026,657 4,769,257 4,466,133 4,172,894 3,970,822 3,597,357 3,248,543	1,203,403 2,561,054 1,506,334 746,342 2,893,734 2,000,450 3,163,395 3,213,956 1,993,682 3,108,308 2,436,392 3,830,122 3,870,674 4,035,009	19.2% 36.8% 21.6% 11.2% 45.7% 33.3% 55.5% 60.5% 39.7% 65.6% 54.6% 91.8%	1.0000						4.49% 4.49% 4.49% 4.49% 4.49% 4.49% 4.49% 4.49% 4.49%	1.6575 1.5862 1.5181 1.4528 1.3903 1.3306 1.2734 1.2186 1.1662 1.1161
Projected Future Experience 2006 2007 2018 2019 2011 2012 2013 2014 2015 2016 Experience 2016 Experience 2026 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036 2037 2038 2039 2040 2041 2042 2043 2044 2045 2046 2047 2048 2049 2050 2051 2052 2053 2056 2056 2057 2058 2059 2050 2051 2052 2053 2056 2057 2058 2059 2050 2051 2055 2056 2056 2057 2058 2059 2060 2061 2062 2063 2064 2064 2064	6 7 7 8 8 9 0 0 1 2 2 3 3 4 4 5 5 6 7 7 8 9 7 7 7 8 9 7 7 7 7 7 7 7 7 7 7 7	4,586,879 4,573,442 4,550,970 4,513,498 4,476,190 4,382,765 4,310,118 4,246,226 4,082,215 4,059,026 4,082,215 4,059,026 3,842,446 3,625,733 3,409,033 3,193,352 2,979,475 2,768,213 2,550,528 2,357,498 2,160,232 1,960,692 1,786,924	992,279 513,728 2,081,312 1,503,450 2,484,263 2,637,346 1,709,487 2,784,946 2,280,987 3,746,892 3,956,654 4,309,916 4,667,403 5,017,263 5,361,118 5,701,119 6,026,205 6,328,609 6,598,823 6,842,830 7,041,138	21.6% 11.2% 45.7% 33.3% 55.5% 60.5% 65.6% 54.6% 91.8% 97.5% 112.2% 128.7% 147.2% 167.9% 191.3%	3,457 3,379 3,300 3,264 3,181 3,100 3,025 2,946 2,858 2,783 2,680 2,575 2,468 2,358 2,358 2,247	6,963,131 6,644,275 6,327,403 6,005,538 5,699,862 5,316,609 5,026,657 4,739,257 4,466,133 4,172,894 3,970,822 3,597,357 3,248,543	1,506,334 746,342 2,893,734 2,000,450 3,163,395 3,213,956 1,993,682 3,108,308 2,436,392 3,830,122 3,870,674 4,035,009	21.6% 11.2% 45.7% 33.3% 55.5% 60.5% 39.7% 65.6% 54.6% 91.8%	1.0000						4.49% 4.49% 4.49% 4.49% 4.49% 4.49% 4.49%	1.5181 1.4528 1.3903 1.3306 1.2734 1.2186 1.1662 1.1161
Projected Future Experience 2016 2017 2018 2019 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026 2026 2027 2028 2029 2030 2031 2032 2031 2032 2034 2035 2036 2037 2038 2039 2040 2041 2042 2043 2046 2047 2048 2049 2050 2051 2052 2053 2054 2055 2056 2057 2058 2059 2050 2057 2058 2057 2058 2057 2058 2057 2058 2057 2058 2057 2058 2057 2058 2057 2058 2056 2060 2061 2062 2063 2064 2064 2064 2065	7 8 9 9 0 1 1 2 2 3 4 4 5 6 6 7 7	4,573,442 4,550,970 4,513,498 4,476,190 4,362,765 4,310,118 4,246,226 4,181,262 4,082,215 4,059,026 3,842,446 3,625,733 3,409,033 3,193,352 2,979,475 2,768,213 2,560,528 2,160,232 1,969,692 1,786,924	513,728 2,081,312 1,503,450 2,484,263 2,637,346 1,709,487 2,784,946 2,280,987 3,746,892 3,956,654 4,309,916 4,667,701,119 5,701,119 5,701,119 6,026,205 6,328,609 6,598,823 7,041,138	11.2% 45.7% 60.5% 60.5% 65.6% 54.6% 51.8% 97.5% 112.2% 128.7% 147.2% 167.9% 217.7%	3,379 3,300 3,264 3,181 3,100 3,025 2,946 2,858 2,783 2,680 2,575 2,468 2,358 2,358 2,247	6,644,275 6,327,403 6,005,538 5,699,862 5,316,609 5,026,657 4,739,257 4,466,133 4,172,894 3,970,822 3,597,357 3,248,543	746,342 2,893,734 2,000,450 3,163,395 3,213,956 1,993,682 3,108,308 2,436,392 3,830,122 3,870,674 4,035,009	11.2% 45.7% 33.3% 55.5% 60.5% 39.7% 65.6% 54.6% 91.8%	1.0000						4.49% 4.49% 4.49% 4.49% 4.49% 4.49%	1.4528 1.3903 1.3306 1.2734 1.2186 1.1662 1.1161
Projected Future Experience 2017 2018 2018 2018 2017 2018 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036 2037 2038 2039 2040 2041 2042 2043 2044 2045 2046 2047 2048 2049 2050 2051 2052 2053 2066 2067 2058 2059 2050 2051 2052 2053 2056 2056 2056 2057 2058 2056 2056 2056 2056 2056 2056 2056 2056	9 0 1 1 2 2 3 3 4 4 5 6 6 7 7 8 8 9 9 0 0 1 1 2 2 3 3 4 4 5 5 6 6 7 7	4,513,498 4,476,190 4,362,765 4,310,118 4,246,226 4,082,215 4,059,026 3,842,446 3,625,733 3,409,033 3,193,352 2,979,475 2,768,213 2,560,528 2,357,498 2,160,232 1,969,692	1,503,450 2,484,263 2,637,346 1,709,487 2,784,946 2,280,987 3,746,892 3,956,654 4,309,916 4,667,403 5,017,263 5,361,118 5,701,119 6,026,205 6,328,609 6,598,823 6,842,830 7,041,138	33.3% 55.5% 60.5% 69.7% 65.6% 54.6% 91.8% 97.5% 112.2% 128.7% 147.2% 167.9% 191.3% 217.7%	3,264 3,181 3,100 3,025 2,946 2,858 2,783 2,680 2,575 2,468 2,358 2,247	6,005,538 5,699,862 5,316,609 5,026,657 4,739,257 4,466,133 4,172,894 3,970,822 3,597,357 3,248,543	2,000,450 3,163,395 3,213,956 1,993,682 3,108,308 2,436,392 3,830,122 3,870,674 4,035,009	33.3% 55.5% 60.5% 39.7% 65.6% 54.6% 91.8%	1.0000						4.49% 4.49% 4.49% 4.49% 4.49%	1.3306 1.2734 1.2186 1.1662 1.1161
Projected Future Experience 2016 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2034 2035 2036 2037 2038 2034 2035 2036 2037 2038 2039 2040 2041 2042 2043 2040 2041 2042 2043 2044 2055 2056 2057 2058 2055 2056 2057 2058 2056 2061 2061 2061 2061 2061 2061 2061 206	0 1 1 2 3 3 4 4 5 6 6 7 7 8 8 9 9 0 0 1 1 2 2 3 3 4 4 5 6 6 7 7 7 8 9 9 0 0 1 1 1 2 2 3 3 4 4 4 6 6 6 7 6 7 6 7 6 7 6 7 6 7 6 7 6	4,476,190 4,362,765 4,310,118 4,246,226 4,181,262 4,082,215 4,059,026 3,842,446 3,625,733 3,409,033 3,193,352 2,979,475 2,768,213 2,560,528 2,160,232 1,969,692 1,786,924	2,484,263 2,637,346 1,709,487 2,784,946 2,280,987 3,956,654 4,309,916 4,667,916 5,361,118 5,701,119 6,026,205 6,328,609 6,598,823 7,041,138	55.5% 60.5% 39.7% 65.6% 54.6% 91.8% 97.5% 128.7% 147.2% 167.9% 191.3% 217.7%	3,181 3,100 3,025 2,946 2,858 2,783 2,680 2,575 2,468 2,358 2,247	5,699,862 5,316,609 5,026,657 4,739,257 4,466,133 4,172,894 3,970,822 3,597,357 3,248,543	3,163,395 3,213,956 1,993,682 3,108,308 2,436,392 3,830,122 3,870,674 4,035,009	55.5% 60.5% 39.7% 65.6% 54.6% 91.8%	1.0000						4.49% 4.49% 4.49% 4.49%	1.2734 1.2186 1.1662 1.1161
Projected Future Experience 2016 Future Experience 2016 Future Experience 2017 For State 2018 For State 2019 Fo	1 2 2 3 4 4 5 5 6 6 7 7 8 9 9 0 0 1 1 2 2 3 4 4 5 5 6 6 7 7	4,362,765 4,310,118 4,246,226 4,181,262 4,082,215 4,059,026 3,842,446 3,625,733 3,409,033 3,193,352 2,979,475 2,768,213 2,560,528 2,357,498 2,160,232 1,989,692 1,786,924	2,637,346 1,709,487 2,784,946 2,280,987 3,746,892 3,956,654 4,309,916 4,667,403 5,361,118 5,701,119 6,026,205 6,328,609 6,598,823 7,041,138	60.5% 39.7% 65.6% 54.6% 91.8% 97.5% 112.2% 128.7% 147.2% 167.9% 191.3% 217.7%	3,100 3,025 2,946 2,858 2,783 2,680 2,575 2,468 2,358 2,247	5,316,609 5,026,657 4,739,257 4,466,133 4,172,894 3,970,822 3,597,357 3,248,543	3,213,956 1,993,682 3,108,308 2,436,392 3,830,122 3,870,674 4,035,009	60.5% 39.7% 65.6% 54.6% 91.8%	1.0000						4.49% 4.49% 4.49%	1.2186 1.1662 1.1161
Projected Future Experience 2016 Projected Future Experience 2017 Experience 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2031 2032 2031 2032 2031 2032 2038 2039 2040 2041 2042 2043 2040 2041 2042 2043 2046 2047 2048 2049 2050 2051 2052 2053 2054 2055 2056 2057 2058 2055 2056 2057 2058 2057 2058 2059 2060 2061 2061 2062 2063 2064 2064 2064	3 4 5 6 7 7 8 8 9 9 0 1 1 2 2 3 3 4 4 5 5 6 6 7 7	4,246,226 4,181,262 4,082,215 4,059,026 3,842,446 3,625,733 3,409,033 3,193,352 2,979,475 2,768,213 2,560,528 2,357,498 2,160,232 1,969,692 1,786,924	2,784,946 2,280,987 3,746,892 3,956,654 4,309,916 4,667,403 5,361,118 5,701,119 6,026,205 6,328,609 6,598,823 7,041,138	65.6% 54.6% 91.8% 97.5% 112.2% 128.7% 147.2% 167.9% 191.3% 217.7%	2,946 2,858 2,783 2,680 2,575 2,468 2,358 2,247	4,739,257 4,466,133 4,172,894 3,970,822 3,597,357 3,248,543	3,108,308 2,436,392 3,830,122 3,870,674 4,035,009	65.6% 54.6% 91.8% 97.5%	1.0000						4.49%	1.1161
Projected Future Experience 2016 Future Experience 2017 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036 2037 2038 2039 2040 2041 2042 2043 2044 2055 2066 2047 2048 2049 2050 2051 2052 2053 2054 2055 2056 2057 2058 2057 2058 2059 2060 2061 2061 2062 2063 2064 2064 2064 2065	4 5 6 7 8 9 9 0 1 1 2 2 3 4 4 5 6 6 7 7	4,181,262 4,082,215 4,059,026 4,059,026 3,842,446 3,625,733 3,409,033 3,193,352 2,979,475 2,768,213 2,560,528 2,357,498 2,160,232 1,989,692 1,786,924	2,280,987 3,746,892 3,956,654 4,309,916 4,667,403 5,017,263 5,361,118 5,701,119 6,026,205 6,328,609 6,598,823 6,842,830 7,041,138	54.6% 91.8% 97.5% 112.2% 128.7% 147.2% 167.9% 191.3% 217.7%	2,858 2,783 2,680 2,575 2,468 2,358 2,247	4,466,133 4,172,894 3,970,822 3,597,357 3,248,543	2,436,392 3,830,122 3,870,674 4,035,009	54.6% 91.8% 97.5%	1.0000							
Projected Future Experience 2016 Future Experience 2017 Experience 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036 2037 2038 2039 2040 2041 2041 2042 2043 2044 2046 2047 2048 2049 2050 2051 2052 2053 2054 2055 2056 2056 2056 2057 2058 2059 2060 2061 2061 2062 2063 2064 2064 2064	5 6 7 8 9 0 1 1 2 3 4 5 6 7	4,082,215 4,059,026 3,842,446 3,625,733 3,409,033 3,193,352 2,979,475 2,768,213 2,560,528 2,357,498 2,160,232 1,969,692 1,786,924	3,746,892 3,956,654 4,309,916 4,667,403 5,017,263 5,361,118 5,701,119 6,026,205 6,328,609 6,598,823 6,842,830 7,041,138	91.8% 97.5% 112.2% 128.7% 147.2% 167.9% 191.3% 217.7%	2,783 2,680 2,575 2,468 2,358 2,247	4,172,894 3,970,822 3,597,357 3,248,543	3,830,122 3,870,674 4,035,009	91.8% 97.5%	1.0000						4.49%	1.0001
Future Experience 2017 2018 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2034 2035 2036 2037 2038 2039 2040 2041 2042 2043 2044 2055 2056 2057 2058 2059 2060 2061 2062 2063 2064 2065 2066 2066 2066 2066 2066 2066 2066	7 8 9 0 1 2 3 4 5 6 7	3,842,446 3,625,733 3,409,033 3,193,352 2,979,475 2,768,213 2,560,528 2,357,498 2,160,232 1,969,692 1,786,924	4,309,916 4,667,403 5,017,263 5,361,118 5,701,119 6,026,205 6,328,609 6,598,823 6,842,830 7,041,138	112.2% 128.7% 147.2% 167.9% 191.3% 217.7%	2,575 2,468 2,358 2,247	3,597,357 3,248,543	4,035,009		1.0000						4.49%	1.0222
Experience 2018 2019 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036 2037 2038 2039 2040 2041 2042 2043 2044 2045 2046 2047 2048 2049 2050 2051 2052 2053 2054 2055 2056 2057 2058 2059 2060 2061 2062 2063 2064 2064 2064 2064 2064 2064	8 9 0 1 2 3 4 5 6	3,625,733 3,409,033 3,193,352 2,979,475 2,768,213 2,560,528 2,357,498 2,160,232 1,969,692 1,786,924	4,667,403 5,017,263 5,361,118 5,701,119 6,026,205 6,328,609 6,598,823 6,842,830 7,041,138	128.7% 147.2% 167.9% 191.3% 217.7%	2,468 2,358 2,247	3,248,543		112.2%		N/A	0.0370	N/A	0.963	0.994	4.49%	0.9783
2019 2020 2021 2022 2023 2024 2025 2026 2026 2027 2028 2029 2030 2031 2032 2031 2032 2033 2034 2035 2036 2037 2038 2039 2040 2041 2042 2043 2046 2047 2048 2049 2050 2051 2052 2053 2054 2055 2056 2057 2058 2057 2058 2059 2060 2061 2062 2063 2064 2064 2064 2065	9 0 1 2 3 4 5 6	3,409,033 3,193,352 2,979,475 2,768,213 2,560,528 2,357,498 2,160,232 1,969,692 1,786,924	5,017,263 5,361,118 5,701,119 6,026,205 6,328,609 6,598,823 6,842,830 7,041,138	147.2% 167.9% 191.3% 217.7%	2,358 2,247		T. [U1.040	128.7%	1.0000 1.0000	N/A N/A	0.0393 0.0416	N/A N/A	0.961 0.958	0.947 0.944	4.49% 4.49%	0.9362 0.8960
2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2031 2032 2033 2034 2035 2036 2037 2038 2039 2040 2041 2042 2043 2044 2045 2046 2047 2048 2049 2050 2051 2052 2053 2056 2056 2056 2056 2056 2056 2056 2056	1 2 3 4 5 6 7	3,193,352 2,979,475 2,768,213 2,560,528 2,357,498 2,160,232 1,969,692 1,786,924	5,701,119 6,026,205 6,328,609 6,598,823 6,842,830 7,041,138	191.3% 217.7%		2,923,083	4,302,064	147.2%	1.0000	N/A N/A	0.0416	N/A N/A	0.956	0.944	4.49%	0.8575
2022 2023 2024 2025 2026 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036 2037 2038 2039 2040 2041 2042 2043 2046 2047 2048 2049 2050 2051 2052 2053 2054 2055 2056 2057 2058 2056 2057 2058 2059 2060 2061 2062 2063 2064 2064 2065	2 3 4 5 6 7	2,768,213 2,560,528 2,357,498 2,160,232 1,969,692 1,786,924	6,026,205 6,328,609 6,598,823 6,842,830 7,041,138	217.7%		2,620,437	4,399,288	167.9%	1.0000	N/A	0.0470	N/A	0.953	0.937	4.49%	0.8206
2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036 2037 2038 2039 2040 2041 2042 2043 2044 2045 2046 2047 2048 2049 2050 2051 2052 2053 2054 2055 2056 2056 2057 2058 2059 2060 2061 2060 2061 2062 2063 2064 2064 2066	3 4 5 6 7	2,560,528 2,357,498 2,160,232 1,969,692 1,786,924	6,328,609 6,598,823 6,842,830 7,041,138		2,135 2,022	2,339,828 2,080,467	4,477,178 4,529,030	191.3% 217.7%	1.0000 1.0000	N/A N/A	0.0499 0.0529	N/A N/A	0.950 0.947	0.933 0.929	4.49% 4.49%	0.7853 0.7516
2025 2026 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036 2037 2038 2039 2040 2041 2042 2043 2046 2047 2048 2049 2050 2051 2052 2053 2054 2055 2056 2057 2058 2057 2058 2059 2060 2061 2062 2063 2064 2064 2065	5 6 7	2,160,232 1,969,692 1,786,924	6,842,830 7,041,138		1,908	1,841,653	4,551,837	247.2%	1.0000	N/A	0.0529	N/A	0.947	0.929	4.49%	0.7510
2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036 2037 2038 2039 2040 2041 2042 2043 2044 2045 2046 2047 2048 2049 2050 2051 2052 2053 2054 2055 2056 2056 2057 2058 2059 2060 2061 2060 2061 2062 2063 2064 2064	6 7	1,969,692 1,786,924	7,041,138	279.9%	1,795	1,622,732	4,542,156	279.9%	1.0000	N/A	0.0595	N/A	0.940	0.921	4.49%	0.6883
2027 2028 2029 2030 2031 2032 2033 2034 2035 2036 2037 2038 2039 2040 2041 2042 2043 2044 2045 2046 2047 2048 2049 2050 2051 2052 2053 2054 2055 2056 2057 2058 2059 2060 2061 2062 2063 2064 2064 2064 2066	7	1,786,924		316.8% 357.5%	1,682 1,570	1,423,027 1,241,733	4,507,632 4,438,873	316.8% 357.5%	1.0000 1.0000	N/A N/A	0.0630 0.0667	N/A N/A	0.937 0.933	0.916 0.912	4.49% 4.49%	0.6587 0.6304
2029 2030 2031 2032 2033 2034 2035 2036 2037 2038 2039 2040 2041 2042 2043 2044 2045 2046 2047 2048 2049 2050 2051 2052 2053 2054 2055 2056 2057 2058 2059 2060 2061 2060 2061 2062 2063 2064 2064	g I	1 612 314		402.4%	1,459	1,078,085	4,338,708	402.4%	1.0000	N/A	0.0705	N/A	0.929	0.907	4.49%	0.6033
2030 2031 2032 2033 2034 2035 2036 2037 2038 2039 2040 2041 2042 2043 2044 2045 2046 2047 2048 2049 2050 2051 2052 2053 2054 2055 2056 2057 2058 2059 2060 2061 2062 2063 2064 2065 2066			7,293,184	452.3%	1,350	930,923	4,210,961	452.3%	1.0000	N/A	0.0745	N/A	0.925	0.902	4.49%	0.5774
2031 2032 2033 2034 2035 2036 2037 2038 2039 2040 2041 2042 2043 2044 2045 2046 2047 2048 2049 2050 2051 2052 2053 2054 2055 2056 2057 2058 2059 2060 2061 2062 2063 2064 2064 2064		1,446,864 1,291,335	7,344,991 7,350,747	507.6% 569.2%	1,244 1,140	799,483 682,869	4,058,564 3.887,136	507.6% 569.2%	1.0000 1.0000	N/A N/A	0.0788 0.0832	N/A N/A	0.921 0.917	0.897 0.893	4.49% 4.49%	0.5526 0.5288
2033 2034 2035 2036 2037 2038 2039 2040 2041 2042 2043 2044 2045 2046 2047 2048 2049 2050 2051 2052 2053 2054 2055 2056 2057 2058 2059 2060 2061 2062 2063 2064 2064 2064		1,145,793	7,301,000	637.2%	1,040	579,858	3,694,858	637.2%	1.0000	N/A	0.0878	N/A	0.912	0.887	4.49%	0.5061
2034 2035 2036 2037 2038 2039 2040 2041 2042 2043 2044 2045 2046 2047 2048 2049 2050 2051 2052 2053 2054 2055 2056 2057 2058 2056 2057 2058 2059 2060 2061 2062 2063 2064 2065 2066		1,010,496	7,194,453	712.0%	944	489,403	3,484,418	712.0%	1.0000	N/A	0.0925	N/A	0.907	0.882	4.49%	0.4843
2035 2036 2037 2038 2039 2040 2041 2042 2043 2044 2045 2046 2047 2048 2049 2050 2051 2052 2053 2054 2055 2056 2056 2057 2058 2059 2060 2061 2062 2063 2064 2064		885,627 771,080	7,038,193 6,828,847	794.7% 885.6%	852 765	410,488 342,032	3,262,202 3,029,104	794.7% 885.6%	1.0000 1.0000	N/A N/A	0.0973 0.1026	N/A N/A	0.903 0.897	0.876 0.871	4.49% 4.49%	0.4635 0.4436
2037 2038 2039 2040 2041 2042 2043 2044 2045 2046 2047 2048 2049 2050 2051 2052 2053 2054 2055 2056 2057 2058 2059 2060 2061 2062 2063 2064 2064 2065		666,840	6,572,612	985.6%	682	283,077	2,790,113	985.6%	1.0000	N/A	0.1079	N/A	0.892	0.865	4.49%	0.4245
2038 2039 2040 2041 2042 2043 2044 2045 2046 2047 2048 2049 2050 2051 2052 2053 2054 2055 2056 2056 2057 2058 2059 2060 2061 2062 2063 2064 2064 2066		572,694	6,269,738	1,094.8%	605	232,661	2,547,126	1,094.8%	1.0000	N/A	0.1131	N/A	0.887	0.859	4.49%	0.4063
2039 2040 2041 2042 2043 2044 2045 2046 2047 2048 2049 2050 2051 2055 2056 2057 2058 2059 2060 2061 2062 2063 2064 2065 2066		488,285 413,186	5,931,967 5,565,089	1,214.9% 1,346.9%	533 466	189,842 153,738	2,306,305 2,070,653	1,214.9% 1,346.9%	1.0000 1.0000	N/A N/A	0.1192 0.1249	N/A N/A	0.881 0.875	0.853 0.846	4.49% 4.49%	0.3888
2041 2042 2043 2044 2045 2046 2047 2048 2050 2051 2052 2053 2054 2055 2056 2057 2058 2059 2060 2061 2062 2063 2064 2065 2066 2066		346,900	5,169,020	1,490.1%	405	123,526	1,840,605	1,490.1%	1.0000	N/A	0.1312	N/A	0.869	0.840	4.49%	0.3561
2042 2043 2044 2045 2046 2047 2048 2049 2050 2051 2052 2053 2054 2055 2056 2057 2058 2059 2060 2061 2062 2063 2064 2065 2064 2065 2064 2065 2066		288,866	4,752,169	1,645.1%	350	98,439	1,619,427	1,645.1%	1.0000	N/A	0.1373	N/A	0.863	0.833	4.49%	0.3408
2043 2044 2045 2046 2047 2048 2059 2051 2052 2053 2054 2055 2056 2057 2058 2059 2060 2061 2061 2062 2063 2064 2064 2065 2066		238,527 195,281	4,325,516 3,897,881	1,813.4% 1,996.0%	299 254	77,790 60,949	1,410,667 1,216,557	1,813.4% 1,996.0%	1.0000 1.0000	N/A N/A	0.1443 0.1509	N/A N/A	0.856 0.849	0.826 0.819	4.49% 4.49%	0.3261 0.3121
2045 2046 2047 2048 2049 2050 2051 2052 2053 2054 2055 2056 2057 2058 2059 2060 2061 2062 2063 2064 2065 2066	3	158,407	3,474,807	2,193.6%	214	47,315	1,037,890	2,193.6%	1.0000	N/A	0.1578	N/A	0.842	0.811	4.49%	0.2987
2046 2047 2048 2049 2050 2051 2052 2053 2054 2055 2056 2057 2058 2059 2060 2061 2062 2063 2064 2064 2066		127,262	3,068,034 2.682.775	2,410.8%	179	36,378	876,997	2,410.8% 2.650.0%	1.0000	N/A	0.1651	N/A	0.835	0.803	4.49%	0.2858
2047 2048 2049 2050 2051 2052 2053 2054 2055 2056 2057 2058 2059 2060 2061 2062 2063 2064 2065 2066		101,236 79,716	2,322,693	2,650.0% 2,913.7%	148 121	27,694 20,870	733,904 608,085	2,050.0%	1.0000 1.0000	N/A N/A	0.1729 0.1801	N/A N/A	0.827 0.820	0.795 0.787	4.49% 4.49%	0.2736 0.2618
2049 2050 2051 2052 2053 2054 2055 2056 2057 2058 2059 2060 2061 2062 2063 2064 2066		62,088	1,988,297	3,202.4%	98	15,556	498,162	3,202.4%	1.0000	N/A	0.1885	N/A	0.811	0.779	4.49%	0.2505
2050 2051 2052 2053 2054 2056 2056 2057 2058 2059 2060 2061 2062 2063 2064 2065 2066		47,792	1,683,826	3,523.2%	79	11,459	403,742	3,523.2%	1.0000	N/A	0.1990	N/A	0.801	0.770	4.49%	0.2398
2051 2052 2053 2054 2055 2056 2057 2058 2059 2060 2061 2062 2063 2064 2065 2066		36,375 27,378	1,410,029 1,167,027	3,876.4% 4,262.7%	63 49	8,347 6,012	323,558 256,284	3,876.4% 4,262.7%	1.0000 1.0000	N/A N/A	0.2036 0.2153	N/A N/A	0.796 0.785	0.761 0.753	4.49% 4.49%	0.2295 0.2196
2053 2054 2055 2056 2057 2059 2060 2061 2062 2063 2064 2065 2066	1	20,342	954,293	4,691.3%	38	4,275	200,558	4,691.3%	1.0000	N/A	0.2269	N/A	0.773	0.743	4.49%	0.2102
2054 2055 2056 2057 2058 2059 2060 2061 2062 2063 2064 2064 2065 2066		14,839 10,662	768,689 609,156	5,180.3% 5,713.5%	29 22	2,985 2,052	154,606 117,252	5,180.3% 5,713.5%	1.0000 1.0000	N/A N/A	0.2340 0.2444	N/A N/A	0.766 0.756	0.729 0.718	4.49% 4.49%	0.2011 0.1925
2055 2056 2057 2058 2059 2060 2061 2062 2063 2064 2064 2066		7,552	473,063	6,264.2%	16	1,391	87,142	6,264.2%	1.0000	N/A N/A	0.2444	N/A N/A	0.756	0.718	4.49%	0.1925
2057 2058 2059 2060 2061 2062 2063 2064 2065 2066	5	5,248	359,241	6,845.1%	12	925	63,330	6,845.1%	1.0000	N/A	0.2699	N/A	0.730	0.695	4.49%	0.1763
2058 2059 2060 2061 2062 2063 2064 2065 2066		3,568 2,361	266,404 193,941	7,466.2% 8,214.2%	9	602 381	44,945 31,313	7,466.2% 8,214.2%	1.0000 1.0000	N/A N/A	0.2802 0.3142	N/A N/A	0.720 0.686	0.680 0.662	4.49% 4.49%	0.1687 0.1615
2059 2060 2061 2062 2063 2064 2065 2066		2,361 1,523	193,941	9,073.0%	4	235	21,350	8,214.2% 9,073.0%	1.0000	N/A N/A	0.3142	N/A N/A	0.686	0.645	4.49%	0.1515
2061 2062 2063 2064 2065 2066	9	961	95,627	9,955.7%	3	142	14,141	9,955.7%	1.0000	N/A	0.3634	N/A	0.637	0.631	4.49%	0.1479
2062 2063 2064 2065 2066		585 342	64,711 43,084	11,060.2% 12,584.0%	2	83 46	9,158 5,835	11,060.2% 12,584.0%	1.0000 1.0000	N/A N/A	0.3819 0.3949	N/A N/A	0.618 0.605	0.609 0.585	4.49% 4.49%	0.1415 0.1354
2064 2065 2066		192	27,829	14,494.2%	1	25	3,607	14,494.2%	1.0000	N/A N/A	0.3684	N/A N/A	0.632	0.561	4.49%	0.1354
2065 2066		102	18,942	18,479.6%	0	13	2,350	18,479.6%	1.0000	N/A	N/A	N/A	N/A	N/A	4.49%	0.1240
2066		54 30	13,501 9,097	25,057.9% 30,003.3%	0	6 3	1,603 1,033	25,057.9% 30,003.3%	1.0000 1.0000	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	4.49% 4.49%	0.1187 0.1136
I	5 I	18	6,327	34,386.0%	0	2	688	34,386.0%	1.0000	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	4.49%	0.1136
2067		11	4,027	36,873.5%	0	1	419	36,873.5%	1.0000	N/A	N/A	N/A	N/A	N/A	4.49%	0.1040
2068 2069	6 7	6	2,307 1,107	39,436.8% 38,987.7%	0	1 0	230 106	39,436.8% 38,987.7%	1.0000 1.0000	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	4.49% 4.49%	0.0996 0.0953
2069	6 7 8	1	315	38,987.7%	-	0	106	38,987.7%	1.0000	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	4.49%	0.0953
2071	6 7 8 9	0	295	368,399.6%	-	0	26	368,397.9%	1.0000	N/A	N/A	N/A	N/A	N/A	4.49%	0.0873
2072 2073	6 7 8 9 0	-	-	N/A N/A	-	-	-	N/A N/A	1.0000 1.0000	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	4.49% 4.49%	0.0835 0.0799
2073	6 7 8 9 0 1		-	N/A N/A	-	-	-	N/A N/A	1.0000	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	4.49%	0.0799
2075	6 7 8 9 0 1 2 3	-	-	N/A	-	-	-	N/A	1.0000	N/A	N/A	N/A	N/A	N/A	4.49%	0.0732
2076-20	6 7 8 9 0 1 1 2 3 4 5	-		N/A	-	-	-	N/A	1.0000	N/A	N/A	N/A	N/A	N/A	4.49%	0.0701
	6 7 8 9 0 1 1 2 3 4 5	- - - -		40.401	46 400	04 100 000	20.040.001	20.007								
	6 7 8 9 0 1 1 2 3 3 4 5 6-2096		24.050.010	40.1%	46,432 36,921	84,186,226 33,629,644	30,843,034 99,101,332	36.6% 294.7%								
Lifetii	6 7 8 9 0 1 1 2 3 4 5	60,570,343 46,794,894	24,258,846 183,725,500	392.6%			00,101,002									

- Note:
 The projections are based on the assumptions derived using experience data through June 30, 2015
 Includes certificate forms G.LTC5897R100 and G.LTC5797R100 issued under group policy G.LTC.1697

Attachment 1 Metropolitan Life Insurance Company Pennsylvania Specific Experience Projections With 23.12% Future Increase Group Policy Form: G.LTC.1697

				Loss R	atio Demons	stration			Facto	rs Derived from	Projected V	alues for III	lustrative Purpos	ses Only	Interest Rate Factors	
			Without Interest				With Interest					Persis	stency Factors			Mid-
,		Earned	Incurred	. 5.	Life	Earned	Incurred		Premium Rate Increase	Benefit	Policy Lapse &	Shock	Policy	Premium	Calendar Year Effective	Year Disc/ Accum
Historical	Calendar Year 1997	Premium -	Claims	Loss Ratio N/A	Years -	Premium -	Claims	Loss Ratio	Factor	Downgrade	Mortality	Lapse	Persistency	Persistency	Int Rate 4.49%	2.2544
Experience	1998	10,299	-	0.0%	67	22,221	-	0.0%							4.49%	2.1575
	1999 2000	411,239 1,031,664	293,043	0.0% 28.4%	626 1,200	849,105 2,038,556	579,049	0.0% 28.4%							4.49% 4.49%	2.0648 1.9760
	2001	1,736,635	119,487	6.9%	1,696	3,284,054	225,955	6.9%							4.49%	1.8910
	2002	2,266,003 3,053,268	583,971 187,080	25.8% 6.1%	2,069 2,782	4,100,901 5,288,115	1,056,843 324,015	25.8% 6.1%							4.49% 4.49%	1.8098
	2003	3,785,403	726,036	19.2%	3,207	6,274,299	1,203,403	19.2%							4.49%	1.6575
	2005	4,392,270	1,614,539	36.8%	3,492	6,967,216	2,561,054	36.8%							4.49%	1.5862
	2006 2007	4,586,879 4,573,442	992,279 513,728	21.6% 11.2%	3,457 3,379	6,963,131 6,644,275	1,506,334 746,342	21.6% 11.2%							4.49% 4.49%	1.5181
	2008	4,550,970	2,081,312	45.7%	3,300	6,327,403	2,893,734	45.7%							4.49%	1.3903
	2009	4,513,498	1,503,450	33.3%	3,264	6,005,538	2,000,450	33.3%							4.49%	1.3306
	2010 2011	4,476,190 4,362,765	2,484,263 2,637,346	55.5% 60.5%	3,181 3,100	5,699,862 5,316,609	3,163,395 3,213,956	55.5% 60.5%							4.49% 4.49%	1.2734 1.2186
	2012	4,310,118	1,709,487	39.7%	3,025	5,026,657	1,993,682	39.7%							4.49%	1.1662
	2013	4,246,226	2,784,946	65.6%	2,946	4,739,257	3,108,308	65.6%							4.49%	1.1161
	2014 2015	4,181,262 4,082,215	2,280,987 3,746,892	54.6% 91.8%	2,858 2,783	4,466,133 4,172,894	2,436,392 3,830,122	54.6% 91.8%							4.49% 4.49%	1.0681
Projected	2016	4,059,026	3,956,654	97.5%	2,680	3,970,822	3,870,674	97.5%	1.0000	1.0000	0.0370	1.0000	0.963	0.994	4.49%	0.9783
Future Experience	2017 2018	3,842,446 3,793,180	4,309,916 4,632,053	112.2% 122.1%	2,575 2,453	3,597,357 3,398,570	4,035,009 4.150,174	112.2% 122.1%	1.0000 1.0542	1.0000 0.9984	0.0393 0.0473	1.0000 0.9940	0.961 0.953	0.947 0.944	4.49% 4.49%	0.9362
	2018	3,793,180	4,632,053	122.1% 129.7%	2,453	3,398,570	4,150,174 4,241,977	122.1%	1.0542	0.9984	0.0473	0.9940	0.953	0.944	4.49%	0.8960
	2020	3,812,488	5,286,239	138.7%	2,223	3,128,496	4,337,844	138.7%	1.2108	0.9970	0.0470	0.9890	0.953	0.937	4.49%	0.8206
	2021	3,610,606	5,621,492	155.7%	2,112	2,835,465	4,414,645	155.7%	1.2290	0.9970	0.0499	0.9890	0.950	0.933	4.49%	0.7853
	2022 2023	3,360,622 3,108,491	5,942,037 6,240,218	176.8% 200.7%	2,000 1,887	2,525,695 2,235,774	4,465,773 4,488,262	176.8% 200.7%	1.2312 1.2312	0.9970 0.9970	0.0529 0.0562	0.9890 0.9890	0.947 0.944	0.929 0.925	4.49% 4.49%	0.7516 0.7192
	2024	2,862,012	6,506,657	227.3%	1,775	1,970,003	4,478,715	227.3%	1.2312	0.9970	0.0595	0.9890	0.940	0.921	4.49%	0.6883
	2025 2026	2,622,530 2,391,213	6,747,256 6,942,795	257.3% 290.3%	1,663 1,552	1,727,560 1,507,468	4,444,674 4,376,875	257.3% 290.3%	1.2312 1.2312	0.9970 0.9970	0.0630 0.0667	0.9890 0.9890	0.937 0.933	0.916 0.912	4.49% 4.49%	0.6587 0.6304
	2027	2,169,332	7,090,958	326.9%	1,443	1,308,799	4,278,109	326.9%	1.2312	0.9970	0.0705	0.9890	0.933	0.907	4.49%	0.6033
	2028	1,957,355	7,191,320	367.4%	1,335	1,130,144	4,152,146	367.4%	1.2312	0.9970	0.0745	0.9890	0.925	0.902	4.49%	0.5774
	2029 2030	1,756,499	7,242,403	412.3% 462.3%	1,230	970,575	4,001,878 3.832.845	412.3% 462.3%	1.2312 1.2312	0.9970 0.9970	0.0788 0.0832	0.9890	0.921 0.917	0.897 0.893	4.49% 4.49%	0.5526
	2030	1,567,686 1,390,997	7,248,079 7,199,027	462.3% 517.5%	1,128 1,029	829,005 703,950	3,643,252	462.3% 517.5%	1.2312	0.9970	0.0832	0.9890	0.917	0.893	4.49%	0.5288
	2032	1,226,745	7,093,968	578.3%	934	594,138	3,435,752	578.3%	1.2312	0.9970	0.0925	0.9890	0.907	0.882	4.49%	0.4843
	2033 2034	1,075,155 936,094	6,939,891 6,733,469	645.5% 719.3%	843 756	498,334 415,228	3,216,639 2,986,796	645.5% 719.3%	1.2312 1.2312	0.9970 0.9970	0.0973 0.1026	0.9890	0.903 0.897	0.876 0.871	4.49% 4.49%	0.4635 0.4436
	2034	809,546	6,480,812	800.5%	675	343,657	2,751,144	800.5%	1.2312	0.9970	0.1026	0.9890	0.892	0.865	4.49%	0.4245
	2036	695,253	6,182,168	889.2%	598	282,451	2,511,550	889.2%	1.2312	0.9970	0.1131	0.9890	0.887	0.859	4.49%	0.4063
	2037 2038	592,780 501,610	5,849,115	986.7% 1,094.0%	527 461	230,469 186,638	2,274,093 2,041,733	986.7% 1,094.0%	1.2312 1.2312	0.9970 0.9970	0.1192 0.1249	0.9890	0.881 0.875	0.853 0.846	4.49% 4.49%	0.3888
	2030	421,138	5,487,362 5,096,825	1,210.3%	401	149,960	1,814,897	1,210.3%	1.2312	0.9970	0.1249	0.9890	0.869	0.840	4.49%	0.3721
	2040	350,684	4,685,795	1,336.2%	346	119,505	1,596,808	1,336.2%	1.2312	0.9970	0.1373	0.9890	0.863	0.833	4.49%	0.3408
	2041 2042	289,573 237,072	4,265,101 3,843,439	1,472.9% 1,621.2%	296 251	94,437 73,992	1,390,964 1,199,565	1,472.9% 1,621.2%	1.2312 1.2312	0.9970 0.9970	0.1443 0.1509	0.9890 0.9890	0.856 0.849	0.826 0.819	4.49% 4.49%	0.3261
	2042	192,307	3,426,274	1,781.7%	212	57,440	1,023,394	1,781.7%	1.2312	0.9970	0.1509	0.9890	0.849	0.819	4.49%	0.2987
	2044	154,497	3,025,183	1,958.1%	177	44,163	864,748	1,958.1%	1.2312	0.9970	0.1651	0.9890	0.835	0.803	4.49%	0.2858
	2045 2046	122,901 96,775	2,645,305 2,290,252	2,152.4% 2,366.6%	146 120	33,621 25,336	723,654 599,592	2,152.4% 2,366.6%	1.2312 1.2312	0.9970 0.9970	0.1729 0.1801	0.9890 0.9890	0.827 0.820	0.795 0.787	4.49% 4.49%	0.2736
	2040	75,375	1,960,526	2,601.0%	97	18,885	491,204	2,601.0%	1.2312	0.9970	0.1885	0.9890	0.820	0.767	4.49%	0.2505
	2048	58,020	1,660,308	2,861.6%	78	13,912	398,103	2,861.6%	1.2312	0.9970	0.1990	0.9890	0.801	0.770	4.49%	0.2398
	2049 2050	44,159 33,237	1,390,336	3,148.5%	62 49	10,133	319,039	3,148.5%	1.2312 1.2312	0.9970 0.9970	0.2036 0.2153	0.9890 0.9890	0.796 0.785	0.761 0.753	4.49% 4.49%	0.2295 0.2196
	2050	24,695	1,150,727 940,964	3,462.2% 3,810.4%	38	7,299 5,190	252,705 197,757	3,462.2% 3,810.4%	1.2312	0.9970	0.2153	0.9890	0.785	0.753	4.49%	0.2190
	2052	18,014	757,953	4,207.5%	29	3,623	152,446	4,207.5%	1.2312	0.9970	0.2340	0.9890	0.766	0.729	4.49%	0.2011
	2053 2054	12,943 9,168	600,648 466,456	4,640.6% 5,087.9%	22 16	2,491 1,689	115,614 85,925	4,640.6% 5,087.9%	1.2312 1.2312	0.9970 0.9970	0.2444 0.2626	0.9890 n.989n	0.756 0.737	0.718 0.708	4.49% 4.49%	0.1925 0.1842
	2054	6,371	354,224	5,559.7%	12	1,089	62,446	5,087.9%	1.2312	0.9970	0.2626	0.9890 0.9890	0.737	0.708	4.49%	0.1842
	2056	4,332	262,683	6,064.2%	8	731	44,318	6,064.2%	1.2312	0.9970	0.2802	0.9890	0.720	0.680	4.49%	0.1687
	2057 2058	2,866 1,849	191,232 136,241	6,671.7% 7,369.2%	6 4	463 286	30,876 21,052	6,671.7% 7,369.2%	1.2312 1.2312	0.9970 0.9970	0.3142 0.3179	0.9890 0.9890	0.686 0.682	0.662 0.645	4.49% 4.49%	0.1615 0.1545
	2058	1,166	94,292	8,086.2%	3	172	13,943	8,086.2%	1.2312	0.9970	0.3179	0.9890	0.637	0.631	4.49%	0.1543
	2060	710	63,807	8,983.3%	2	101	9,030	8,983.3%	1.2312	0.9970	0.3819	0.9890	0.618	0.609	4.49%	0.1415
	2061 2062	416	42,482	10,221.0%	1	56	5,754	10,221.0%	1.2312 1.2312	0.9970	0.3949	0.9890	0.605 0.632	0.585	4.49%	0.1354
	2062	233 124	27,440 18,677	11,772.4% 15,009.4%	0	30 15	3,557 2,317	11,772.4% 15,009.4%	1.2312	0.9970 0.9970	0.3684 N/A	0.9890 0.9890	0.632 N/A	0.561 N/A	4.49% 4.49%	0.1296
	2064	65	13,313	20,352.5%	0	8	1,580	20,352.5%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.49%	0.1187
	2065 2066	37 22	8,970 6,239	24,369.1% 27,928.9%	0	4 2	1,019 678	24,369.1% 27,928.9%	1.2312 1.2312	0.9970 0.9970	N/A N/A	0.9890 0.9890	N/A N/A	N/A N/A	4.49% 4.49%	0.1136
	2066	13	3,970	27,928.9% 29,949.2%	0	1	413	27,928.9%	1.2312	0.9970	N/A N/A	0.9890	N/A N/A	N/A N/A	4.49%	0.1087
	2068	7	2,275	32,031.2%	0	1	227	32,031.2%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.49%	0.0996
	2069	3	1,092 310	31,666.5% 31,554.0%	-	0	104 28	31,666.5%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.49%	0.0953
	2070 2071	1	310 291	31,554.0% 299,220.0%	-	0	28 25	31,554.0% 299,219.2%	1.2312 1.2312	0.9970 0.9970	N/A N/A	0.9890 0.9890	N/A N/A	N/A N/A	4.49% 4.49%	0.0912
	2072	-	-	N/A	-	-	-	N/A	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.49%	0.083
	2073 2074	-	-	N/A	-	-	-	N/A	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.49%	0.079
	2074	-	-	N/A N/A	-	_	-	N/A N/A	1.2312 1.2312	0.9970 0.9970	N/A N/A	0.9890 0.9890	N/A N/A	N/A N/A	4.49% 4.49%	0.076
	2076-2096	-	-	N/A	-	-	-	N/A	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.49%	0.070
	Past	60,570,343	24,258,846	40.1%	46,432 36,585	84,186,226	30,843,034	36.6% 255.3%								
	Future Lifetime	54,113,551 114,683,894	181,304,706 205,563,552	335.0% 179.2%	36,585 83,017	38,324,828 122,511,054	97,854,339 128,697,373	255.3% 105.0%								
		, 200,004	,_00,002	,0	,	,,,,,,,,	,_0,,0,0	.00.070								

- Note:
 The projections are based on the assumptions derived using experience data through June 30, 2015
 Includes certificate forms G.LTC5897R100 and G.LTC5797R100 issued under group policy G.LTC.1697
 The current requested increase of 23.12% is assumed to be implemented over three phases with the 1st phase starting January 2018; 2nd phase starting April 2019; and 3rd phase starting July 2020

Attachment 2 Metropolitan Life Insurance Company Nationwide Written Premium and Paid Claim Experience Projections With No Future Increase Group Policy Form: G.LTC.1697

	Group Policy Form: G.LTC.1697															
			Without Interest	Loss R	tatio Demonst	tration	With Interest		Fact	tors Derived fr	rom Projected Value			Only	Interest Ra	te Factors Mid-Year
	Calendar	Written	Vithout Interest Paid	Loss	Life	Written	With Interest Paid	Loss	Rate Increase	Benefit	Policy	Persistency Policy	Policy	Premium	Effective	Disc / Accum
	Year	Premium	Claims	Ratio	Years	Premium	Claims	Ratio	Factor	Downgrade	Lapse & Mortality	Shock Lapse	Persistency	Persistency	Int Rate	Factor
	1997 1998	35,397 2,948,815	68 198	0.0% 2.3%	151 3.784	79,800 6,362,063	147,138	0.0% 2.3%							4.49% 4.49%	2.2544 2.1575
	1999	13,608,227	1,153,511	8.5%	17,805	28,097,588	2,381,712	8.5%							4.49%	2.1575
	2000	34,071,964	3,617,684	10.6%	37,513	67,325,838	7,148,505	10.6%							4.49%	1.9760
	2001	55,980,170	8,730,573	15.6%	53,930	105,860,986	16,509,900	15.6%							4.49%	1.8910
	2002 2003	72,244,258 91,209,983	14,104,858 19.611.841	19.5% 21.5%	65,678 81,214	130,744,124 157,971,355	25,526,281 33,966,776	19.5% 21.5%							4.49% 4.49%	1.8098 1.7320
	2003	108.549.888	24.869.301	22.9%	90.841	179.921.255	41,220,824	22.9%							4.49%	1.6575
Historical	2005	120,204,336	28,879,662	24.0%	92,413	190,673,504	45,810,214	24.0%							4.49%	1.5862
Experience	2006	121,427,945	41,838,659	34.5%	91,244	184,334,226	63,513,360	34.5%							4.49%	1.5181
	2007 2008	121,334,435 122,519,928	38,554,913 48,210,863	31.8% 39.3%	89,726 87,660	176,274,110 170,344,578	56,012,401 67,029,578	31.8% 39.3%							4.49% 4.49%	1.4528 1.3903
	2008	120,986,283	49,774,849	41.1%	86,125	160,981,080	66,229,070	41.1%							4.49%	1.3306
	2010	119,468,761	54,651,468	45.7%	84,018	152,128,361	69,591,734	45.7%							4.49%	1.2734
	2011	117,557,445	58,161,044	49.5%	81,902	143,259,386	70,876,969	49.5%							4.49%	1.2186
	2012 2013	115,817,443 113,762,293	59,080,009 46,664,125	51.0% 41.0%	79,975 77,747	135,071,600 126,971,290	68,901,809 52,082,320	51.0% 41.0%							4.49% 4.49%	1.1662 1.1161
	2013	113,762,293	29.613.933	26.6%	75,522	126,971,290	31,631,545	41.0% 26.6%							4.49%	1.1161
	2015	109,282,273	6,791,616	6.2%	73,130	111,709,770	6,942,479	6.2%							4.49%	1.0222
Projected	2016	107,997,686	16,254,512	15.1%	70,333	105,650,854	15,901,295	15.1%	1.0000	N/A	0.0383	N/A	0.962	0.988	4.49%	0.9783
Future	2017	102,031,802	47,261,086	46.3%	67,471	95,523,723	44,246,547	46.3%	1.0000	N/A	0.0407	N/A	0.959	0.945	4.49%	0.9362
Experience	2018 2019	96,052,597 90,070,331	74,873,352 100,005,526	78.0% 111.0%	64,551 61,580	86,060,114 77,231,005	67,084,175 85,749,961	78.0% 111.0%	1.0000 1.0000	N/A N/A	0.0433	N/A N/A	0.957 0.954	0.941 0.938	4.49% 4.49%	0.8960 0.8575
	2019	84,119,728	122,379,512	145.5%	58,568	69,027,939	100,423,596	145.5%	1.0000	N/A	0.0489	N/A	0.954	0.934	4.49%	0.8206
	2021	78,227,543	138,562,096	177.1%	55,525	61,433,303	108,814,963	177.1%	1.0000	N/A	0.0520	N/A	0.948	0.930	4.49%	0.7853
	2022	72,418,816	152,633,520	210.8%	52,462	54,426,789	114,712,625	210.8%	1.0000	N/A	0.0552	N/A	0.945	0.926	4.49%	0.7516
	2023 2024	66,722,661 61,172,825	165,454,970 177,056,708	248.0% 289.4%	49,391 46.327	47,990,113 42,106,979	119,003,089 121,873,119	248.0% 289.4%	1.0000	N/A N/A	0.0585	N/A N/A	0.941	0.921	4.49% 4.49%	0.7192 0.6883
	2024	55,800,133	187,466,344	336.0%	43,280	36,757,663	123,491,189	336.0%	1.0000	N/A	0.0658	N/A	0.934	0.917	4.49%	0.6587
	2026	50,635,680	196,593,617	388.3%	40,268	31,921,731	123,936,492	388.3%	1.0000	N/A	0.0696	N/A	0.930	0.907	4.49%	0.6304
	2027	45,706,515	204,293,788	447.0%	37,304	27,575,603	123,254,297	447.0%	1.0000	N/A	0.0736	N/A	0.926	0.903	4.49%	0.6033
	2028 2029	41,021,296 36,610,995	210,529,673 215,317,191	513.2% 588.1%	34,400 31,573	23,685,001 20,229,851	121,556,265 118,976,136	513.2% 588.1%	1.0000	N/A N/A	0.0779 0.0822	N/A N/A	0.922 0.918	0.897 0.892	4.49% 4.49%	0.5774 0.5526
	2029	32,487,284	218,601,459	672.9%	28.834	17.179.546	115,598,270	672.9%	1.0000	N/A	0.0822	N/A	0.913	0.887	4.49%	0.5288
	2031	28,652,652	220,332,168	769.0%	26,195	14,500,408	111,504,735	769.0%	1.0000	N/A	0.0915	N/A	0.908	0.882	4.49%	0.5061
	2032	25,111,515	220,476,208	878.0%	23,671	12,162,012	106,781,066	878.0%	1.0000	N/A	0.0964	N/A	0.904	0.876	4.49%	0.4843
	2033 2034	21,864,754 18,909,325	219,000,619 215,919,599	1001.6% 1141.9%	21,270 18,999	10,134,311 8,387,698	101,506,765 95,776,471	1001.6% 1141.9%	1.0000 1.0000	N/A N/A	0.1014	N/A N/A	0.899 0.893	0.871 0.865	4.49% 4.49%	0.4635 0.4436
	2034	16,238,416	211,279,770	1301.1%	16,866	6,893,306	89,689,542	1301.1%	1.0000	N/A	0.1000	N/A	0.888	0.859	4.49%	0.4245
	2036	13,843,351	205,139,166	1481.9%	14,877	5,623,960	83,339,252	1481.9%	1.0000	N/A	0.1179	N/A	0.882	0.853	4.49%	0.4063
	2037	11,711,586	197,555,710	1686.8%	13,035	4,553,379	76,808,224	1686.8%	1.0000	N/A	0.1238	N/A	0.876	0.846	4.49%	0.3888
	2038 2039	9,830,590 8,184,647	188,667,929 178,621,300	1919.2% 2182.4%	11,341 9.795	3,657,757 2,914,421	70,199,390 63,604,175	1919.2% 2182.4%	1.0000	N/A N/A	0.1300 0.1363	N/A N/A	0.870 0.864	0.839 0.833	4.49% 4.49%	0.3721 0.3561
	2039	6,756,829	178,621,300	2182.4%	9,795 8,394	2,914,421	57,106,631	2182.4%	1.0000	N/A N/A	0.1363	N/A N/A	0.864	0.833	4.49%	0.3561
	2041	5,529,622	155,772,278	2817.1%	7,138	1,803,359	50,801,530	2817.1%	1.0000	N/A	0.1496	N/A	0.850	0.818	4.49%	0.3261
	2042	4,484,203	143,438,205	3198.7%	6,019	1,399,552	44,768,093	3198.7%	1.0000	N/A	0.1568	N/A	0.843	0.811	4.49%	0.3121
	2043	3,601,634	130,791,283	3631.4%	5,032	1,075,772	39,066,065	3631.4%	1.0000	N/A	0.1640	N/A	0.836	0.803	4.49%	0.2987
	2044 2045	2,864,223 2,254,467	118,053,009 105,439,683	4121.6% 4676.9%	4,169 3,423	818,738 616,735	33,745,437 28,844,247	4121.6% 4676.9%	1.0000 1.0000	N/A N/A	0.1714 0.1791	N/A N/A	0.829 0.821	0.795 0.787	4.49% 4.49%	0.2858 0.2736
	2046	1,755,576	93,169,652	5307.1%	2,782	459,612	24,391,961	5307.1%	1.0000	N/A	0.1872	N/A	0.813	0.779	4.49%	0.2618
	2047	1,351,322	81,422,138	6025.4%	2,238	338,570	20,400,080	6025.4%	1.0000	N/A	0.1956	N/A	0.804	0.770	4.49%	0.2505
	2048 2049	1,028,119 772.829	70,338,309 60.037,866	6841.5% 7768.6%	1,780 1,402	246,519 177,340	16,865,468 13,776,816	6841.5% 7768.6%	1.0000	N/A N/A	0.2043 0.2128	N/A N/A	0.796 0.787	0.761 0.752	4.49% 4.49%	0.2398 0.2295
	2049	772,829 573.596	50,631,034	8827.0%	1,402	177,340	13,776,816	8827.0%	1.0000	N/A N/A	0.2128	N/A N/A	0.787	0.752	4.49%	0.2295
	2051	419,749	42,148,438	10041.3%	837	88,216	8,858,075	10041.3%	1.0000	N/A	0.2323	N/A	0.768	0.732	4.49%	0.2102
	2052	301,571	34,594,706	11471.5%	633	60,655	6,958,003	11471.5%	1.0000	N/A	0.2431	N/A	0.757	0.718	4.49%	0.2011
	2053	213,143	27,923,680	13100.9%	471	41,026	5,374,830	13100.9%	1.0000	N/A	0.2570	N/A	0.743	0.707	4.49%	0.1925
	2054 2055	148,180 100,853	22,175,683 17,328,538	14965.3% 17182.0%	344 247	27,296 17,779	4,084,945 3,054,839	14965.3% 17182.0%	1.0000 1.0000	N/A N/A	0.2695 0.2805	N/A N/A	0.730 0.719	0.695 0.681	4.49% 4.49%	0.1842 0.1763
	2056	66.878	13,290,775	19873.2%	173	11.283	2.242.300	19873.2%	1.0000	N/A	0.3008	N/A	0.699	0.663	4.49%	0.1687
	2057	43,090	9,850,849	22860.9%	116	6,957	1,590,502	22860.9%	1.0000	N/A	0.3294	N/A	0.671	0.644	4.49%	0.1615
	2058	26,976	7,075,650	26229.1%	76	4,168	1,093,312	26229.1%	1.0000	N/A	0.3449	N/A	0.655	0.626	4.49%	0.1545
	2059 2060	16,445 9,767	4,949,825 3,354,561	30099.9% 34344.6%	48 29	2,432 1,382	731,955 474,731	30099.9% 34344.6%	1.0000 1.0000	N/A N/A	0.3741	N/A N/A	0.626 0.610	0.610 0.594	4.49% 4.49%	0.1479 0.1415
	2060	9,767 5,653	3,354,561 2,214,259	34344.6%	29 17	1,382 766	4/4,/31 299,887	34344.6%	1.0000	N/A N/A	0.3898	N/A N/A	0.610	0.594	4.49% 4.49%	0.1415
	2062	3,200	1,390,083	43441.7%	9	415	180,172	43441.7%	1.0000	N/A	0.4558	N/A	0.544	0.566	4.49%	0.1296
	2063	1,833	817,402	44602.2%	5	227	101,391	44602.2%	1.0000	N/A	0.4638	N/A	0.536	0.573	4.49%	0.1240
	2064 2065	1,085 671	481,981 299,375	44424.2% 44630.2%	3 2	129 76	57,215 34.010	44424.2% 44630.2%	1.0000 1.0000	N/A N/A	0.4025 0.4132	N/A N/A	0.598 0.587	0.592 0.618	4.49% 4.49%	0.1187 0.1136
	2065	430	299,375	44630.2% 46858.6%	1	47	21,925	44630.2% 46858.6%	1.0000	N/A N/A	0.4132	N/A N/A	0.639	0.618	4.49%	0.1136
	2067	280	137,690	49099.6%	1	29	14,326	49099.6%	1.0000	N/A	0.3796	N/A	0.620	0.652	4.49%	0.1040
	2068	182	102,022	56096.0%	0	18	10,159	56096.0%	1.0000	N/A	N/A	N/A	N/A	N/A	4.49%	0.0996
	2069	118	75,022	63604.9%	0	11	7,149	63604.9%	1.0000	N/A	N/A	N/A	N/A	N/A	4.49%	0.0953
	2070 2071	77 49	52,501 39.017	68227.7% 79757.5%	0	7 4	4,788 3.405	68227.7% 79757.5%	1.0000 1.0000	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	4.49% 4.49%	0.0912 0.0873
	2072	31	27,561	89135.2%	0	3	2,302	89135.2%	1.0000	N/A	N/A	N/A	N/A	N/A	4.49%	0.0835
	2073	20	20,360	102105.1%	0	2	1,627	102105.1%	1.0000	N/A	N/A	N/A	N/A	N/A	4.49%	0.0799
	2074 2075	13	15,855 12,035	126534.9% 157938.2%	0	1	1,213 881	126534.9% 157938.2%	1.0000 1.0000	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	4.49% 4.49%	0.0765 0.0732
	2075 2076-2096	8			0	1 0	881 1,349		1.0000	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	4.49% 4.49%	0.0732 0.0701
									1.5500	1975					4.40%	0.0701
	Past	1,672,487,490	534,377,107	32.0%	1,270,378	2,347,183,586	725,522,616	30.9%			-					
	Future Lifetime	1,207,755,455 2,880,242,945	5,449,546,078 5,983,923,184	451.2% 207.8%	944,392 2,214,770	875,255,129 3,222,438,715	2,679,922,049 3,405,444,665	306.2% 105.7%								
Note:	rueming.	2,000,242,945	0,803,923,184	∠07.8%	4,414,770	3,222,438,715	3,403,444,065	105.7%								

Attachment 2 Metropolitan Life Insurance Company Nationwide Written Premium and Paid Claims Experience Projections With 23.12% Future Increase Group Policy Form: G.LTC.1697

	Group Policy Form: G.LTC.															
			Mishaut Interest	Loss R	Ratio Demonst	tration	With Interest		Fact Premium	ors Derived fr	om Projected Value			Only	Interest Rate Factors Calendar Year Mid-Year	
	Calendar	Written	Vithout Interest Paid	Loss	Life	Written	With Interest Paid	Loss	Rate Increase	Benefit	Policy	Persistency I Policy	-actors Policy	Premium	Effective	Disc / Accum
	Year	Premium	Claims	Ratio	Years	Premium	Claims	Ratio	Factor	Downgrade	Lapse & Mortality	Shock Lapse	Persistency	Persistency	Int Rate	Factor
	1997 1998	35,397 2.948.815	- 68 198	0.0% 2.3%	151 3.784	79,800 6,362,063	147.138	0.0% 2.3%							4.49% 4.49%	2.2544 2.1575
	1998	13,608,227	1,153,511	2.3% 8.5%	17,805	28,097,588	2,381,712	2.3% 8.5%							4.49%	2.1575
	2000	34,071,964	3,617,684	10.6%	37,513	67,325,838	7,148,505	10.6%							4.49%	1.9760
	2001	55,980,170	8,730,573	15.6%	53,930	105,860,986	16,509,900	15.6%							4.49%	1.8910
	2002 2003	72,244,258 91,209,983	14,104,858 19.611.841	19.5% 21.5%	65,678 81,214	130,744,124 157,971,355	25,526,281 33,966,776	19.5% 21.5%							4.49% 4.49%	1.8098 1.7320
	2003	108.549.888	24 869 301	21.5%	90.841	157,971,355	33,966,776 41,220,824	21.5%							4.49%	1.7320
Historical	2005	120,204,336	28,879,662	24.0%	92,413	190,673,504	45,810,214	24.0%							4.49%	1.5862
Experience	2006	121,427,945	41,838,659	34.5%	91,244	184,334,226	63,513,360	34.5%							4.49%	1.5181
	2007 2008	121,334,435 122,519,928	38,554,913 48,210,863	31.8% 39.3%	89,726 87,660	176,274,110 170,344,578	56,012,401 67,029,578	31.8% 39.3%							4.49% 4.49%	1.4528 1.3903
	2008	120,986,283	49,774,849	41.1%	86,125	160,981,080	66,229,070	41.1%							4.49%	1.3306
	2010	119,468,761	54,651,468	45.7%	84,018	152,128,361	69,591,734	45.7%							4.49%	1.2734
	2011	117,557,445	58,161,044	49.5%	81,902	143,259,386	70,876,969	49.5%							4.49%	1.2186
	2012 2013	115,817,443 113,762,293	59,080,009 46,664,125	51.0% 41.0%	79,975 77,747	135,071,600 126,971,290	68,901,809 52,082,320	51.0% 41.0%							4.49% 4.49%	1.1662 1.1161
	2013	111,477,644	29.613.933	26.6%	75.522	119.072.672	31.631.545	26.6%							4.49%	1.0681
	2015	109,282,273	6,791,616	6.2%	73,130	111,709,770	6,942,479	6.2%							4.49%	1.0222
Projected	2016	107,997,686	16,254,512	15.1%	70,333	105,650,854	15,901,295	15.1%	1.0000	1.0000	0.0383	1.0000	0.962	0.988	4.49%	0.9783
Future Experience	2017 2018	102,031,802 100,488,572	47,261,086 74,306,287	46.3% 73.9%	67,471 64,166	95,523,723 90,034,609	44,246,547 66,576,103	46.3% 73.9%	1.0000 1.0542	1.0000 0.9984	0.0407 0.0490	1.0000 0.9940	0.959 0.951	0.945 0.941	4.49% 4.49%	0.9362 0.8960
- Aperience	2018	100,488,572	98,608,749	97.9%	60,903	86,385,287	84,552,291	97.9%	1.0542	0.9984	0.0490	0.9890	0.951	0.941	4.49%	0.8960
	2020	100,429,111	120,670,237	120.2%	57,924	82,411,282	99,020,979	120.2%	1.2108	0.9970	0.0489	0.9890	0.951	0.934	4.49%	0.8206
	2021	94,798,198	136,626,799	144.1%	54,914	74,446,495	107,295,144	144.1%	1.2290	0.9970	0.0520	0.9890	0.948	0.930	4.49%	0.7853
	2022 2023	87,916,720 81,001,566	150,501,688 163,144,060	171.2% 201.4%	51,885 48.848	66,074,331 58,260,181	113,110,434 117,340,973	171.2% 201.4%	1.2312 1.2312	0.9970 0.9970	0.0552 0.0585	0.9890 0.9890	0.945 0.941	0.926 0.921	4.49% 4.49%	0.7516 0.7192
	2023	74,264,044	174,583,757	235.1%	45,848	58,260,181	120,170,917	235.1%	1.2312	0.9970	0.0620	0.9890	0.941	0.921	4.49%	0.7192
	2025	67,741,575	184,848,001	272.9%	42,804	44,623,944	121,766,388	272.9%	1.2312	0.9970	0.0658	0.9890	0.934	0.912	4.49%	0.6587
	2026	61,471,910	193,847,794	315.3%	39,825	38,753,104	122,205,471	315.3%	1.2312	0.9970	0.0696	0.9890	0.930	0.907	4.49%	0.6304
	2027 2028	55,487,884 49.800.010	201,440,416 207,589,205	363.0% 416.8%	36,893 34.021	33,476,887 28,753,682	121,532,804 119,858,489	363.0% 416.8%	1.2312 1.2312	0.9970 0.9970	0.0736 0.0779	0.9890 0.9890	0.926 0.922	0.903 0.897	4.49% 4.49%	0.6033 0.5774
	2028	49,800,010	212,309,856	477.7%	34,021	28,753,682	117,314,396	416.8%	1.2312	0.9970	0.0779	0.9890	0.922	0.897	4.49%	0.5774
	2030	39,439,688	215,548,253	546.5%	28,517	20,856,035	113,983,709	546.5%	1.2312	0.9970	0.0867	0.9890	0.913	0.887	4.49%	0.5288
	2031	34,784,429	217,254,789	624.6%	25,907	17,603,551	109,947,348	624.6%	1.2312	0.9970	0.0915	0.9890	0.908	0.882	4.49%	0.5061
	2032 2033	30,485,476 26,543,895	217,396,816 215.941.837	713.1% 813.5%	23,411 21.036	14,764,730 12,303,093	105,289,655 100,089,020	713.1% 813.5%	1.2312 1.2312	0.9970 0.9970	0.0964 0.1014	0.9890 0.9890	0.904	0.876 0.871	4.49% 4.49%	0.4843 0.4635
	2033	22,955,992	212,903,850	927.4%	18,790	10,182,697	94,438,761	927.4%	1.2312	0.9970	0.1014	0.9890	0.893	0.865	4.49%	0.4436
	2035	19,713,500	208,328,826	1056.8%	16,681	8,368,500	88,436,848	1056.8%	1.2312	0.9970	0.1122	0.9890	0.888	0.859	4.49%	0.4245
	2036	16,805,882	202,273,988	1203.6%	14,714	6,827,509	82,175,253	1203.6%	1.2312	0.9970	0.1179	0.9890	0.882	0.853	4.49%	0.4063
	2037 2038	14,217,910 11,934,374	194,796,449 186.032.804	1370.1% 1558.8%	12,892 11,216	5,527,820 4,440,531	75,735,443 69,218,915	1370.1% 1558.8%	1.2312 1.2312	0.9970 0.9970	0.1238 0.1300	0.9890 0.9890	0.876 0.870	0.846 0.839	4.49% 4.49%	0.3888 0.3721
	2039	9,936,193	176,126,497	1772.6%	9.687	3,538,119	62,715,816	1772.6%	1.2312	0.9970	0.1363	0.9890	0.864	0.833	4.49%	0.3721
	2040	8,202,817	165,237,450	2014.4%	8,302	2,795,326	56,309,022	2014.4%	1.2312	0.9970	0.1430	0.9890	0.857	0.826	4.49%	0.3408
	2041	6,712,983	153,596,606	2288.1%	7,060	2,189,284	50,091,985	2288.1%	1.2312	0.9970	0.1496	0.9890	0.850	0.818	4.49%	0.3261
	2042 2043	5,443,840 4,372,397	141,434,804 128,964,521	2598.1% 2949.5%	5,953 4,977	1,699,061 1,305,992	44,142,817 38,520,430	2598.1% 2949.5%	1.2312 1.2312	0.9970 0.9970	0.1568 0.1640	0.9890	0.843	0.811 0.803	4.49% 4.49%	0.3121 0.2987
	2043	3,477,178	116,404,162	2949.5% 3347.7%	4,977	993,951	33,274,114	2949.5% 3347.7%	1.2312	0.9970	0.1640	0.9890	0.836	0.803	4.49%	0.2987
	2045	2,736,931	103,967,007	3798.7%	3,385	748,719	28,441,380	3798.7%	1.2312	0.9970	0.1791	0.9890	0.821	0.787	4.49%	0.2736
	2046	2,131,276	91,868,352	4310.5%	2,751	557,971	24,051,278	4310.5%	1.2312	0.9970	0.1872	0.9890	0.813	0.779	4.49%	0.2618
	2047 2048	1,640,510 1,248,141	80,284,915 69,355,894	4893.9% 5556.7%	2,213 1.761	411,025 299,275	20,115,152 16,629,908	4893.9% 5556.7%	1.2312 1.2312	0.9970 0.9970	0.1956 0.2043	0.9890	0.804 0.796	0.770 0.761	4.49% 4.49%	0.2505 0.2398
	2048	938.217	59,335,694	6309.8%	1,761	215,292	13.584.395	6309.8%	1.2312	0.9970	0.2043	0.9890	0.787	0.752	4.49%	0.2396
	2050	696,347	49,923,870	7169.4%	1,078	152,921	10,963,494	7169.4%	1.2312	0.9970	0.2224	0.9890	0.778	0.742	4.49%	0.2196
	2051	509,577	41,559,751	8155.7%	827	107,095	8,734,354	8155.7%	1.2312	0.9970	0.2323	0.9890	0.768	0.732	4.49%	0.2102
	2052 2053	366,109 258,756	34,111,522 27,533,670	9317.3% 10640.8%	626 465	73,635 49.806	6,860,821 5,299,760	9317.3% 10640.8%	1.2312 1.2312	0.9970 0.9970	0.2431 0.2570	0.9890	0.757 0.743	0.718 0.707	4.49% 4.49%	0.2011 0.1925
	2053	258,756 179,891	21,865,955	12155.1%	340	49,806	4,027,891	12155.1%	1.2312	0.9970	0.2570	0.9890	0.743	0.707	4.49%	0.1925
	2055	122,436	17,086,510	13955.5%	245	21,584	3,012,172	13955.5%	1.2312	0.9970	0.2805	0.9890	0.719	0.681	4.49%	0.1763
	2056	81,190	13,105,143	16141.3%	171	13,698	2,210,982	16141.3%	1.2312	0.9970	0.3008	0.9890	0.699	0.663	4.49%	0.1687
	2057 2058	52,312 32,749	9,713,262 6,976,825	18568.0% 21303.7%	115 75	8,446 5.060	1,568,288 1,078,042	18568.0% 21303.7%	1.2312 1.2312	0.9970 0.9970	0.3294 0.3449	0.9890 0.9890	0.671 0.655	0.644 0.626	4.49% 4.49%	0.1615 0.1545
	2058	19.964	4,880,691	24447.6%	47	2,952	721.732	24447.6%	1.2312	0.9970	0.3449	0.9890	0.626	0.626	4.49%	0.1545
	2060	11,858	3,307,708	27895.2%	29	1,678	468,101	27895.2%	1.2312	0.9970	0.3898	0.9890	0.610	0.594	4.49%	0.1415
	2061	6,862	2,183,332	31815.8%	16	929	295,698	31815.8%	1.2312	0.9970	0.4305	0.9890	0.569	0.579	4.49%	0.1354
	2062 2063	3,885 2,225	1,370,667 805.986	35284.0% 36226.6%	9	504 276	177,655 99,975	35284.0% 36226.6%	1.2312 1.2312	0.9970 0.9970	0.4558 0.4638	0.9890	0.544 0.536	0.566 0.573	4.49% 4.49%	0.1296 0.1240
	2063	2,225 1.317	805,986 475,249	36226.6% 36082.1%	5	276 156	99,975 56.416	36226.6%	1.2312	0.9970	0.4638	0.9890	0.536	0.573	4.49%	0.1240
	2065	814	295,193	36249.3%	2	93	33,535	36249.3%	1.2312	0.9970	0.4132	0.9890	0.587	0.618	4.49%	0.1136
	2066	522	198,849	38059.3%	1	57	21,619	38059.3%	1.2312	0.9970	0.3609	0.9890	0.639	0.642	4.49%	0.1087
	2067 2068	340 221	135,767 100.597	39879.4% 45562.0%	1 0	35 22	14,126 10.017	39879.4% 45562.0%	1.2312 1.2312	0.9970 0.9970	0.3796	0.9890 0.9890	0.620	0.652	4.49% 4.49%	0.1040
	2068	221 143	100,597 73.974	45562.0% 51660.9%	0	22 14	10,017 7.049	45562.0% 51660.9%	1.2312 1.2312	0.9970	N/A N/A	0.9890	N/A N/A	N/A N/A	4.49% 4.49%	0.0996
	2070	93	51,768	55415.6%	0	9	4,721	55415.6%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.49%	0.0912
	2071	59	38,472	64780.3%	0	5	3,358	64780.3%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.49%	0.0873
	2072	38	27,176 20,075	72397.0%	0	3	2,270	72397.0%	1.2312	0.9970	N/A N/A	0.9890	N/A N/A	N/A N/A	4.49% 4.49%	0.0835
	2073 2074	24 15	20,075 15.633	82931.3% 102773.6%	0	2	1,605 1,196	82931.3% 102773.6%	1.2312 1.2312	0.9970 0.9970	N/A N/A	0.9890	N/A N/A	N/A N/A	4.49% 4.49%	0.0799
	2075	9	11,867	128279.9%	0	1	869	128279.9%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.49%	0.0732
	2076-2096	7	18,984	261773.4%	0	1	1,330	261773.4%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.49%	0.0701
	Past	1.672.487.490	534,377,107	32.0%	1.270.378	2,347,183,586	725,522,616	30.9%								
	Past Future	1,672,487,490	534,377,107	32.0%	1,270,378 935,845	2,347,183,586 996.172.131	725,522,616 2 643 760 556	30.9% 265.4%								
	Lifetime	3,067,178,322	5,909,175,188	192.7%	2,206,223	3,343,355,716	3,369,283,171	100.8%								
Moto:											-					

- Lifetime 3,067,178,2322 5,909,175,188 192.7% 2,206,223 | 3,343,359,716 3,999,265,171 10,0.9% |

 Note:

 The projections are based on the assumptions derived using experience data through June 30, 2015
 Includes coefficiate forms GLTCS987R100 and GLTCS797R100 issued under group policy GLTC.1697
 The current requested increase of 23,12% is assumed to be implemented over three phases with the 1st phase starting January 2018; 2nd phase starting April 2019; and 3rd phase starting July 2020

Attachment 3 Metropolitan Life Insurance Company Pennsylvania Written Premium and Paid Claims Experience Projections With No Future Increase Group Polity Form: C.LTC.1697

	Group Policy Form: GLTC.1897															
	-		Without Interest	Loss	Ratio Demons	stration	With Interest			ors Derived fr	om Projected Value			Only	Interest Ra	
1	Calendar	Written	Without Interest Paid	Loss	Life	Written	With Interest Paid	Loss	Premium Rate Increase	Benefit	Policy	Persistency F Policy	Policy	Premium	Calendar Year Effective	Mid-Year Disc / Accum
	Year	Premium	Claims	Ratio	Years	Premium	Claims	Ratio	Factor	Downgrade	Lapse & Mortality	Shock Lapse	Persistency	Persistency	Int Rate	Factor
	1997 1998	11.209		N/A 0.0%	67	24,183	-	N/A 0.0%							4.49% 4.49%	2.2544 2.1575
	1999	410,780		0.0%	626	848,157		0.0%							4.49%	2.0648
	2000	1,044,895	293,043	28.0%	1,200	2,064,701	579,049	28.0%							4.49%	1.9760
	2001	1,735,068 2,241,604	119,487 583 971	6.9% 26.1%	1,696 2,069	3,281,090 4,056,744	225,955 1.056.843	6.9% 26.1%							4.49% 4.49%	1.8910 1.8098
	2003	2,986,194	187,080	6.3%	2,782	5,171,946	324,015	6.3%							4.49%	1.7320
	2004	3,722,257	726,036	19.5%	3,207	6,169,635	1,203,403	19.5%							4.49%	1.6575
Historical Experience	2005 2006	4,384,914 4,563,244	1,583,704 992,279	36.1% 21.7%	3,492 3,457	6,955,547 6,927,253	2,512,143 1.506.334	36.1% 21.7%							4.49% 4.49%	1.5862 1.5181
	2007	4,528,232	513,728	11.3%	3,379	6,578,594	746,342	11.3%							4.49%	1.4528
	2008	4,561,547	1,997,514	43.8%	3,300	6,342,109	2,777,228	43.8%							4.49%	1.3903
	2009 2010	4,522,049 4,480,761	1,341,559 2,239,232	29.7% 50.0%	3,264 3,181	6,016,916 5,705,682	1,785,042 2,851,379	29.7% 50.0%							4.49% 4.49%	1.3306 1.2734
	2011	4,395,785	1,861,927	42.4%	3,100	5,356,849	2,269,005	42.4%							4.49%	1.2186
	2012	4,331,355	1,096,125	25.3%	3,025	5,051,424	1,278,351	25.3%							4.49%	1.1662
	2013 2014	4,286,190 4,207,744	1,667,432 824,475	38.9% 19.6%	2,946 2,858	4,783,861 4,494,420	1,861,039 880,647	38.9% 19.6%							4.49% 4.49%	1.1161 1.0681
	2015	4,131,131	299,256	7.2%	2,783	4,222,897	305,904	7.2%							4.49%	1.0222
Projected	2016	4,050,909	573,906	14.2%	2,680	3,962,881	561,435	14.2%	1.0000	N/A	0.0370	N/A	0.963	0.981	4.49%	0.9783
Future Experience	2017 2018	3,834,874 3,618,534	1,661,230 2,628,484	43.3% 72.6%	2,575 2,467	3,590,267 3,242,093	1,555,269 2,355,040	43.3% 72.6%	1.0000	N/A N/A	0.0393 0.0417	N/A N/A	0.961 0.958	0.947 0.944	4.49% 4.49%	0.9362 0.8960
	2019	3,402,129	3,510,441	103.2%	2,358	2,917,163	3,010,036	103.2%	1.0000	N/A	0.0443	N/A	0.956	0.940	4.49%	0.8575
	2020 2021	3,186,782	4,296,999	134.8% 163.5%	2,247	2,615,047	3,526,081	134.8% 163.5%	1.0000	N/A N/A	0.0470	N/A	0.953	0.937	4.49% 4.49%	0.8206 0.7853
	2021 2022	2,973,203 2,762,201	4,860,677 5,358,301	163.5% 194.0%	2,135 2,022	2,334,902 2,075,948	3,817,165 4,027,063	163.5% 194.0%	1.0000 1.0000	N/A N/A	0.0499 0.0529	N/A N/A	0.950 0.947	0.933 0.929	4.49% 4.49%	0.7853 0.7516
	2023	2,554,762	5,821,902	227.9%	1,908	1,837,506	4,187,389	227.9%	1.0000	N/A	0.0562	N/A	0.944	0.925	4.49%	0.7192
	2024	2,351,987	6,251,176	265.8%	1,795	1,618,939	4,302,861	265.8%	1.0000	N/A	0.0595	N/A	0.941	0.921	4.49%	0.6883
	2025 2026	2,154,948 1,964,676	6,647,742 7,007,665	308.5% 356.7%	1,682 1,570	1,419,546 1,238,570	4,379,120 4,417,770	308.5% 356.7%	1.0000	N/A N/A	0.0630 0.0667	N/A N/A	0.937 0.933	0.916 0.912	4.49% 4.49%	0.6587 0.6304
	2027	1,782,174	7,321,897	410.8%	1,459	1,075,219	4,417,438	410.8%	1.0000	N/A	0.0705	N/A	0.930	0.907	4.49%	0.6033
	2028	1,607,772	7,587,063	471.9%	1,350	928,300	4,380,641	471.9%	1.0000	N/A	0.0746	N/A	0.925	0.902	4.49%	0.5774
	2029 2030	1,442,671	7,803,703 7,970,073	540.9% 619.1%	1,244 1,140	797,166 680,804	4,312,031 4,214,641	540.9% 619.1%	1.0000	N/A N/A	0.0787 0.0832	N/A N/A	0.921 0.917	0.897 0.892	4.49% 4.49%	0.5526 0.5288
	2031	1,142,175	8,082,767	707.7%	1,040	578,027	4,090,491	707.7%	1.0000	N/A	0.0878	N/A	0.912	0.887	4.49%	0.5061
	2032	1,007,148	8,138,615	808.1%	944	487,782	3,941,695	808.1%	1.0000	N/A	0.0924	N/A	0.908	0.882	4.49%	0.4843
	2033 2034	882,551 768,291	8,136,520 8,075,748	921.9% 1051.1%	852 765	409,062 340,794	3,771,276 3,582,197	921.9% 1051.1%	1.0000 1.0000	N/A N/A	0.0975 0.1027	N/A N/A	0.903 0.897	0.876 0.871	4.49% 4.49%	0.4635 0.4436
	2035	664,330	7,955,694	1197.6%	682	282,012	3,377,240	1197.6%	1.0000	N/A	0.1027	N/A	0.892	0.865	4.49%	0.4245
	2036	570,453	7,779,093	1363.7%	605	231,751	3,160,312	1363.7%	1.0000	N/A	0.1133	N/A	0.887	0.859	4.49%	0.4063
	2037 2038	486,258 411,399	7,547,888 7,267,208	1552.2% 1766.5%	533 466	189,054 153.073	2,934,564 2,703,976	1552.2% 1766.5%	1.0000	N/A N/A	0.1188 0.1249	N/A N/A	0.881 0.875	0.852 0.846	4.49% 4.49%	0.3888 0.3721
	2039	345,313	6,940,722	2010.0%	405	122,960	2,471,480	2010.0%	1.0000	N/A	0.1312	N/A	0.869	0.839	4.49%	0.3561
	2040	287,472	6,568,847	2285.0%	350	97,964	2,238,508	2285.0%	1.0000	N/A	0.1376	N/A	0.862	0.832	4.49%	0.3408
	2041	237,305 194,224	6,165,269 5,735,450	2598.0% 2953.0%	299 254	77,391 60,619	2,010,660	2598.0% 2953.0%	1.0000	N/A N/A	0.1442	N/A N/A	0.856	0.825	4.49% 4.49%	0.3261
	2042	157,495	5,287,051	3357.0%	214	47,042	1,579,190	3357.0%	1.0000	N/A	0.1578	N/A	0.842	0.811	4.49%	0.2987
	2044	126,484	4,825,672	3815.2%	179	36,156	1,379,418	3815.2%	1.0000	N/A	0.1654	N/A	0.835	0.803	4.49%	0.2858
	2045 2046	100,578 79,161	4,358,758 3,898,738	4333.7% 4925.1%	148 121	27,514 20,724	1,192,389 1,020,696	4333.7% 4925.1%	1.0000 1.0000	N/A N/A	0.1730 0.1805	N/A N/A	0.827 0.819	0.795 0.787	4.49% 4.49%	0.2736 0.2618
	2047	61,627	3,454,098	5604.9%	98	15,440	865,414	5604.9%	1.0000	N/A	0.1884	N/A	0.812	0.779	4.49%	0.2505
	2048	47,408	3,024,129	6378.9%	79	11,367	725,115	6378.9%	1.0000	N/A	0.1987	N/A	0.801	0.769	4.49%	0.2398
	2049 2050	36,068 27,130	2,619,249 2,243,825	7262.0% 8270.6%	63 49	8,276 5,958	601,036 492,754	7262.0% 8270.6%	1.0000 1.0000	N/A N/A	0.2043 0.2146	N/A N/A	0.796 0.785	0.761 0.752	4.49% 4.49%	0.2295 0.2196
	2050	20,134	1,901,424	9443.9%	38	4,231	399,610	9443.9%	1.0000	N/A	0.2146	N/A	0.774	0.752	4.49%	0.2198
	2052	14,672	1,593,644	10862.2%	29	2,951	320,528	10862.2%	1.0000	N/A	0.2335	N/A	0.767	0.729	4.49%	0.2011
	2053 2054	10,539 7,456	1,315,186 1,070,981	12479.4% 14363.3%	22 16	2,029 1,374	253,151 197,284	12479.4% 14363.3%	1.0000 1.0000	N/A N/A	0.2453 0.2628	N/A N/A	0.755 0.737	0.718 0.708	4.49% 4.49%	0.1925 0.1842
	2055	5,178	859,484	16597.3%	12	913	151,518	16597.3%	1.0000	N/A	0.2660	N/A	0.734	0.694	4.49%	0.1763
	2056	3,514	680,114	19355.9%	9	593	114,743	19355.9%	1.0000	N/A	0.2844	N/A	0.716	0.679	4.49%	0.1687
	2057 2058	2,319 1.491	526,470 392,659	22698.2% 26335.2%	6 4	374 230	85,003 60.673	22698.2% 26335.2%	1.0000	N/A N/A	0.3142 0.3231	N/A N/A	0.686 0.677	0.660 0.643	4.49% 4.49%	0.1615 0.1545
	2059	936	286,620	30631.9%	3	138	42,384	30631.9%	1.0000	N/A	0.3510	N/A	0.649	0.628	4.49%	0.1479
	2060	567	206,898	36479.0%	2	80	29,280	36479.0%	1.0000	N/A	0.3658	N/A	0.634	0.606	4.49%	0.1415
	2061 2062	331 184	146,091 102,157	44113.5% 55520.0%	1	45 24	19,786 13,241	44113.5% 55520.0%	1.0000 1.0000	N/A N/A	0.4294 N/A	N/A N/A	0.571 N/A	0.584 N/A	4.49% 4.49%	0.1354 0.1296
	2062	98	67,530	69013.4%	0	12	8,376	69013.4%	1.0000	N/A	N/A	N/A	N/A	N/A	4.49%	0.1290
	2064	52	39,265	75977.9%	0	6	4,661	75977.9%	1.0000	N/A	N/A	N/A	N/A	N/A	4.49%	0.1187
	2065 2066	30 18	24,107 18.290	79638.4% 99507.7%	0	3 2	2,739 1.988	79638.4% 99507.7%	1.0000	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	4.49% 4.49%	0.1136 0.1087
	2067	11	14,066	132451.5%	0	1	1,464	132451.5%	1.0000	N/A	N/A	N/A	N/A	N/A	4.49%	0.1087
	2068	6	10,234	175839.3%	0	1	1,019	175839.3%	1.0000	N/A	N/A	N/A	N/A	N/A	4.49%	0.0996
	2069 2070	3	7,649 5,668	278159.9% 899615.0%		0	729 517	278159.9% 899615.0%	1.0000	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	4.49% 4.49%	0.0953
	2070	1	5,668 1,996	899615.0% 3992079.0%	:	0	517 174	899615.0% 3992079.0%	1.0000	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	4.49% 4.49%	0.0912
	2072	-	.,550	N/A		-		N/A	1.0000	N/A	N/A	N/A	N/A	N/A	4.49%	0.0835
	2073 2074	-	-	N/A N/A		-	-	N/A N/A	1.0000	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	4.49% 4.49%	0.0799 0.0765
	2074			N/A N/A	:			N/A N/A	1.0000	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	4.49% 4.49%	0.0765
	2076-2096	-		N/A		-		N/A	1.0000	N/A	N/A	N/A	N/A	N/A	4.49%	0.0701
	Past	60.544.957	16.326.849	27.0%	46.432	84.052.009	22.162.678	26.4%								
	Future	46,675,461	206,677,131	442.8%	36,922	33,550,327	99,101,332	295.4%								
	Lifetime	107,220,418	223,003,981	208.0%	83,354	117,602,337	121,264,010	103.1%								

Note: Projections are based on the assumptions derived using experience data through June 30, 2015 - Includes certificate forms GLTCS897R100 and GLTCS797R100 issued under group policy GLTC.1687

Attachment 3 Metropolitan Life Insurance Company Pennsylvania Written Premium and Paid Claims Experience Projections With 23.12% Future Increase Group Policy Form: C.LTC.1697

		Group Policy Form: G.LTC.1697														
			#P# !	Loss	Ratio Demons	stration	With Interest		Fact Premium	ors Derived fr	om Projected Valu	es for Illustrati		Only	Interest Ra	te Factors Mid-Year
	Calendar	Written	Without Interest Paid	Loss	Life	Written	Paid	Loss	Rate Increase	Benefit	Policy	Persistency	Policy	Premium	Effective	Disc / Accum
	Year	Premium	Claims	Ratio	Years	Premium	Claims	Ratio N/A	Factor	Downgrade	Lapse & Mortality	Shock Lapse	Persistency	Persistency	Int Rate	Factor
	1997 1998	11.209		N/A 0.0%	67	24.183		0.0%							4.49% 4.49%	2.2544 2.1575
	1999	410,780	-	0.0%	626	848,157	-	0.0%							4.49%	2.0648
	2000 2001	1,044,895 1,735,068	293,043 119,487	28.0% 6.9%	1,200 1,696	2,064,701 3,281,090	579,049 225,955	28.0% 6.9%							4.49% 4.49%	1.9760 1.8910
	2001	2,241,604	583,971	26.1%	2,069	4,056,744	1,056,843	26.1%							4.49%	1.8098
	2003	2,986,194	187,080	6.3%	2,782	5,171,946	324,015	6.3%							4.49%	1.7320
Historical	2004 2005	3,722,257 4,384,914	726,036 1,583,704	19.5% 36.1%	3,207 3,492	6,169,635 6,955,547	1,203,403 2,512,143	19.5% 36.1%							4.49% 4.49%	1.6575 1.5862
Experience	2006	4,563,244	992,279	21.7%	3,457	6,927,253	1,506,334	21.7%							4.49%	1.5181
	2007	4,528,232	513,728	11.3%	3,379	6,578,594	746,342	11.3%							4.49%	1.4528
	2008 2009	4,561,547 4,522,049	1,997,514 1,341,559	43.8% 29.7%	3,300 3,264	6,342,109 6,016,916	2,777,228 1,785,042	43.8% 29.7%							4.49% 4.49%	1.3903 1.3306
	2010	4,480,761	2,239,232	50.0%	3,181	5,705,682	2,851,379	50.0%							4.49%	1.2734
	2011 2012	4,395,785 4.331,355	1,861,927 1.096.125	42.4% 25.3%	3,100 3.025	5,356,849 5.051.424	2,269,005 1,278,351	42.4% 25.3%							4.49% 4.49%	1.2186 1.1662
	2012	4,286,190	1,667,432	38.9%	2,946	4,783,861	1,861,039	38.9%							4.49%	1.1161
	2014	4,207,744	824,475	19.6%	2,858	4,494,420	880,647	19.6%							4.49%	1.0681
Projected	2015 2016	4,131,131 4,050,909	299,256 573,906	7.2% 14.2%	2,783 2,680	4,222,897 3,962,881	305,904 561,435	7.2% 14.2%	1.0000	1.0000	0.0370	1.0000	0.963	0.981	4.49% 4.49%	1.0222 0.9783
Future	2017	3,834,874	1,661,230	43.3%	2,575	3,590,267	1,555,269	43.3%	1.0000	1.0000	0.0393	1.0000	0.961	0.947	4.49%	0.9362
Experience	2018	3,785,648	2,608,577	68.9%	2,453	3,391,821	2,337,203	68.9%	1.0542	0.9984	0.0474	0.9940	0.953	0.944	4.49%	0.8960
	2019 2020	3,805,387 3,804,645	3,461,411 4,236,982	91.0% 111.4%	2,332 2,223	3,262,938 3,122,060	2,967,995 3,476,832	91.0% 111.4%	1.1344 1.2108	0.9970 0.9970	0.0492 0.0470	0.9890	0.951 0.953	0.940 0.937	4.49% 4.49%	0.8575 0.8206
	2021	3,603,005	4,792,788	133.0%	2,112	2,829,496	3,763,851	133.0%	1.2290	0.9970	0.0499	0.9890	0.950	0.933	4.49%	0.7853
	2022 2023	3,353,322 3,101,490	5,283,461 5,740,588	157.6% 185.1%	2,000 1.887	2,520,209 2,230,740	3,970,817 4,128,904	157.6% 185.1%	1.2312 1.2312	0.9970 0.9970	0.0529 0.0562	0.9890	0.947 0.944	0.929 0.925	4.49% 4.49%	0.7516 0.7192
	2024	2,855,321	6,163,866	215.9%	1,775	1,965,398	4,242,763	215.9%	1.2312	0.9970	0.0595	0.9890	0.941	0.925	4.49%	0.6883
	2025	2,616,116	6,554,893	250.6%	1,663	1,723,335	4,317,957	250.6%	1.2312	0.9970	0.0630	0.9890	0.937	0.916	4.49%	0.6587
	2026 2027	2,385,124 2,163,566	6,909,789 7,219,632	289.7% 333.7%	1,552 1,443	1,503,629 1,305,320	4,356,067 4,355,740	289.7% 333.7%	1.2312 1.2312	0.9970	0.0667 0.0705	0.9890	0.933	0.912	4.49% 4.49%	0.6304
	2028	1,951,841	7,481,094	383.3%	1,335	1,126,960	4,319,457	383.3%	1.2312	0.9970	0.0746	0.9890	0.925	0.902	4.49%	0.5774
	2029	1,751,409	7,694,708	439.3%	1,230	967,762	4,251,805	439.3%	1.2312	0.9970	0.0787	0.9890	0.921	0.897	4.49%	0.5526
	2030 2031	1,562,946 1,386,605	7,858,755 7,969,875	502.8% 574.8%	1,128 1,029	826,499 701,727	4,155,775 4,033,359	502.8% 574.8%	1.2312 1.2312	0.9970 0.9970	0.0832 0.0878	0.9890	0.917 0.912	0.892 0.887	4.49% 4.49%	0.5288 0.5061
	2032	1,222,682	8,024,943	656.3%	934	592,169	3,886,642	656.3%	1.2312	0.9970	0.0924	0.9890	0.908	0.882	4.49%	0.4843
	2033	1,071,421	8,022,878	748.8%	843	496,603	3,718,603	748.8%	1.2312	0.9970	0.0975	0.9890	0.903	0.876	4.49%	0.4635
	2034 2035	932,708 806,499	7,962,954 7,844,577	853.7% 972.7%	756 675	413,726 342,364	3,532,165 3,330,070	853.7% 972.7%	1.2312 1.2312	0.9970 0.9970	0.1027 0.1078	0.9890	0.897 0.892	0.871 0.865	4.49% 4.49%	0.4436 0.4245
	2036	692,532	7,670,442	1107.6%	598	281,346	3,116,172	1107.6%	1.2312	0.9970	0.1133	0.9890	0.887	0.859	4.49%	0.4063
	2037 2038	590,319 499,441	7,442,466 7.165.707	1260.8% 1434.7%	527 461	229,512 185.831	2,893,577 2.666,210	1260.8% 1434.7%	1.2312 1.2312	0.9970 0.9970	0.1188 0.1249	0.9890	0.881 0.875	0.852 0.846	4.49% 4.49%	0.3888 0.3721
	2039	419,211	6,843,781	1632.5%	401	149,274	2,436,960	1632.5%	1.2312	0.9970	0.1312	0.9890	0.869	0.839	4.49%	0.3561
	2040	348,992	6,477,100	1855.9%	346	118,928	2,207,243	1855.9%	1.2312	0.9970	0.1376	0.9890	0.862	0.832	4.49%	0.3408
	2041 2042	288,089 235,789	6,079,158 5,655,343	2110.2% 2398.5%	296 251	93,953 73.591	1,982,577 1,765,073	2110.2% 2398.5%	1.2312 1.2312	0.9970 0.9970	0.1442 0.1506	0.9890 0.9890	0.856 0.849	0.825 0.818	4.49% 4.49%	0.3261 0.3121
	2043	191,200	5,213,207	2726.6%	212	57,109	1,557,134	2726.6%	1.2312	0.9970	0.1578	0.9890	0.842	0.811	4.49%	0.2987
	2044 2045	153,553 122,102	4,758,272 4,297,879	3098.8% 3519.9%	177 146	43,893 33,403	1,360,151 1,175,735	3098.8% 3519.9%	1.2312 1.2312	0.9970	0.1654 0.1730	0.9890	0.835 0.827	0.803 0.795	4.49% 4.49%	0.2858 0.2736
	2045	96.101	4,297,879 3,844,284	4000.2%	146	33,403 25.159	1,175,735	3519.9% 4000.2%	1.2312	0.9970	0.1730	0.9890	0.827	0.795	4.49%	0.2736
	2047	74,815	3,405,854	4552.4%	97	18,745	853,327	4552.4%	1.2312	0.9970	0.1884	0.9890	0.812	0.779	4.49%	0.2505
	2048 2049	57,553 43,786	2,981,891 2,582,666	5181.1% 5898.3%	78 62	13,800 10.048	714,987 592.641	5181.1% 5898.3%	1.2312 1.2312	0.9970 0.9970	0.1987 0.2043	0.9890	0.801 0.796	0.769 0.761	4.49% 4.49%	0.2398 0.2295
	2050	32,936	2,212,486	6717.5%	49	7,233	485,871	6717.5%	1.2312	0.9970	0.2146	0.9890	0.785	0.752	4.49%	0.2196
	2051	24,443	1,874,866	7670.5%	38	5,137	394,029	7670.5%	1.2312	0.9970	0.2257	0.9890	0.774	0.742	4.49%	0.2102
	2052 2053	17,811 12,794	1,571,385 1,296,817	8822.4% 10136.0%	29 22	3,582 2.463	316,051 249.615	8822.4% 10136.0%	1.2312 1.2312	0.9970 0.9970	0.2335 0.2453	0.9890	0.767 0.755	0.729 0.718	4.49% 4.49%	0.2011 0.1925
	2054	9,052	1,056,023	11666.1%	16	1,667	194,528	11666.1%	1.2312	0.9970	0.2628	0.9890	0.737	0.708	4.49%	0.1842
	2055 2056	6,287 4.266	847,480 670,615	13480.6% 15721.2%	12 8	1,108 720	149,402 113,140	13480.6% 15721.2%	1.2312	0.9970	0.2660	0.9890	0.734	0.694	4.49% 4.49%	0.1763 0.1687
	2057	2,816	519,117	18435.9%	6	455	83,816	18435.9%	1.2312	0.9970	0.3142	0.9890	0.686	0.660	4.49%	0.1615
	2058	1,810	387,174	21389.9%	4	280	59,825	21389.9%	1.2312	0.9970	0.3231	0.9890	0.677	0.643	4.49%	0.1545
	2059 2060	1,136 689	282,617 204,008	24879.7% 29628.8%	3 2	168 97	41,792 28,871	24879.7% 29628.8%	1.2312 1.2312	0.9970 0.9970	0.3510 0.3658	0.9890 0.9890	0.649 0.634	0.628 0.606	4.49% 4.49%	0.1479 0.1415
	2061	402	144,050	35829.7%	1	54	19,509	35829.7%	1.2312	0.9970	0.4294	0.9890	0.571	0.584	4.49%	0.1354
	2062 2063	223	100,730	45094.2% 56053.8%	1	29	13,056 8,259	45094.2%	1.2312	0.9970	N/A N/A	0.9890	N/A N/A	N/A N/A	4.49% 4.49%	0.1296
	2063 2064	119 63	66,586 38,717	56053.8% 61710.5%	0	15 7	8,259 4,596	56053.8% 61710.5%	1.2312 1.2312	0.9970 0.9970	N/A N/A	0.9890	N/A N/A	N/A N/A	4.49% 4.49%	0.1240 0.1187
	2065	37	23,770	64683.6%	0	4	2,700	64683.6%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.49%	0.1136
	2066 2067	22 13	18,034 13.870	80821.7% 107579.2%	0	2	1,961 1,443	80821.7% 107579.2%	1.2312 1.2312	0.9970 0.9970	N/A N/A	0.9890 0.9890	N/A N/A	N/A N/A	4.49% 4.49%	0.1087 0.1040
	2067	7	10,091	142819.4%	0	1	1,005	142819.4%	1.2312	0.9970	N/A N/A	0.9890	N/A N/A	N/A N/A	4.49%	0.1040
	2069	3	7,543	225925.8%	-	0	719	225925.8%	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.49%	0.0953
	2070 2071	1 0	5,588 1,968	730681.4% 3242429.3%	-	0	510 172	730681.4% 3242429.3%	1.2312 1.2312	0.9970 0.9970	N/A N/A	0.9890	N/A N/A	N/A N/A	4.49% 4.49%	0.0912 0.0873
	2072	-	.,500	N/A	-	-	172	N/A	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.49%	0.0835
	2073		-	N/A	-	-		N/A	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.49%	0.0799
	2074 2075			N/A N/A	-	-	-	N/A N/A	1.2312 1.2312	0.9970 0.9970	N/A N/A	0.9890 0.9890	N/A N/A	N/A N/A	4.49% 4.49%	0.0765 0.0732
	2076-2096		-	N/A		-		N/A	1.2312	0.9970	N/A	0.9890	N/A	N/A	4.49%	0.0701
	Past	60.544.957	16.326.849	27.0%	46,432	84.052.009	22.162.678	26.4%								
	Future	53,973,929	203,838,495	377.7%	36,586	38,233,521	97,761,804	255.7%								
L.	Lifetime	114,518,886	220,165,344	192.3%	83,018	122,285,531	119,924,482	98.1%								

- Note:
 The projections are based on the assumptions develousing experience data through June 30, 2015
 Includes certificate forms GLTC5897R100 and GLTC5797R100 issued under group policy GLTC.1697
 The current requested increase of 23.12% is assumed to be implemented over three phases with the 1st phase starting January 2018; 2nd phase starting April 2019; and 3rd phase starting July 2020.

Attachment 4

Metropolitan Life Insurance Company

Group Policy Form: G.LTC1697, Certificate Forms: G.LTC5897R100 and G.LTC5797R100 Historial Claim and Active Life Reserves

Nationwide

Calendar	Claim	Active Life
Year	Reserves	Reserves ¹
1999	64,867	
2000	167,064	
2001	812,233	
2002	1,361,352	
2003	1,770,680	
2004	2,687,496	
2005	2,408,444	
2006	4,299,931	
2007	3,192,357	
2008	7,358,351	
2009	7,396,843	
2010	10,364,728	
2011	16,381,489	
2012	27,219,073	
2013	39,702,182	
2014	59,373,931	
2015	87,935,458	1,212,904,771

State of Pennsylvania

Calendar	Claim	Active Life
Year	Reserves	Reserves ¹
2001	-	
2002	-	
2003	-	
2004	-	
2005	30,834	
2006	-	
2007	-	
2008	83,797	
2009	161,891	
2010	245,031	
2011	775,419	
2012	613,363	
2013	1,117,514	
2014	1,456,512	
2015	3,447,636	44,049,759

¹ Figure as of 12/31/2015



Metropolitan Life Insurance Company AARP Long-Term Care Insurance P.O. Box 990028 Hartford, CT 06199-0028

[Mail Date]

Group: Membership #: Group #: AARP [Membership #] [94777]

New Long-Term Care Insurance coverage rates effective [DATE].

[First Name] [Middle Initial] [Last Name][Address 1][Address 2][Address 3][City, ST Zip or Country Name if Foreign address]

Premium (Contribution) Increase Notification- Please review

Why MetLife is contacting you

This letter is to inform you of a premium increase that is being implemented on your Long-Term Care Insurance coverage administered by MetLife, the insurer of your AARP Long Term Care certificate.

What you need to know

After an extensive review of its long term care (LTC) insurance business, MetLife has determined that a rate change on certain LTC insurance policies is necessary due to changes in actuarial assumptions since they were initially priced. As a result, MetLife filed requests with the appropriate State Departments of Insurance to increase the current premiums associated with MetLife's AARP Certificates.

MetLife received authority to implement a 23.12% premium increase on your Certificate over a 3 year period. The information below indicates the effective date and amount of your initial increase of approximately 10%. The second increase of approximately 10% will occur no sooner than one year from the date indicated below and will be based on your premium in effect at that time. The third increase of approximately 1.75% will occur no sooner than two years from the date indicated below and will be based on your premium in effect at that time. You will be notified separately prior to the second and third increase.

Effective Date: [EFFECTIVE DATE]

Current Premium Amount: [OLD AMOUNT]/[FREQUENCY]*
Increased Premium Amount: [NEW AMOUNT]/[FREQUENCY]

It is important that you be aware that, as explained in the Guaranteed Renewability statement in your certificate, and subject to any applicable regulatory approval, **MetLife reserves the right to increase rates in the future.**

Please note that if you are on waiver of contribution at the time the increase becomes effective, there will be no impact to your coverage or premium unless and until your premium payments resume.

^{*} Current Premium information is as of [APPLY RUN DATE] and may not reflect recent changes.

Your Options

MetLife understands that a premium increase may not be affordable for some insureds. We are, therefore, offering you personalized options, if available, to help reduce the impact of the premium increase. Please review the enclosed Coverage Change Form to see what options are available to you. Please note that all options available may not be of equal value, based on your personal situation.

Please carefully evaluate your individual situation before selecting one of these options. We believe that long term care insurance should be considered in every financial plan and encourage you to maintain your certificate to retain the valuable protection it provides. However, if you choose to cancel your coverage, or make any changes, please complete the attached form and submit to MetLife. In order to ensure processing prior to the implementation of the rate increase, please submit any change requests by [FORM DATE]. Should you need more time to decide on a coverage decrease or termination of coverage, the provisions of your certificate permit you to make these changes at any time.

Please note that any changes in your coverage between now and the date when the new premium goes into effect may be calculated at the new rates. Bill mode changes can only be made on or after your certificate anniversary date after the premium increase takes effect. If you would like to keep your current coverage and pay the full premium increase, no additional action is necessary.

Cancellation Requests

If you choose to cancel your Long-Term Care Insurance Coverage with MetLife, a limited long-term care benefit may still be available to you.

[Insert for insureds with no nonforfeiture feature (also applicable for insureds with CBUL):

If your coverage lapses due to cancellation or nonpayment of premium at any time between the date of this letter and 120 days following the first due date of the increased premium, you will be issued a Limited Coverage Upon Lapse Following Premium (Contribution) Increase Endorsement ("LCUL") which provides limited coverage as described below. (Please note that this limited coverage does not provide the same level of coverage you currently have.) Under LCUL, your [Total Lifetime Benefit] [Total Benefit Amount] will be the greater of: the sum of all premiums paid and waived prior to lapse; or [30 times the daily Nursing Home Benefit][30 times the Daily Benefit Amount] in effect immediately prior to your date of lapse. However, if you have already received benefit payments under your certificate, please note that the reduced Total Lifetime Benefit payable under LCUL as described above will not exceed the remaining [Total Lifetime Benefit][Total Benefit Amount] of your certificate immediately prior to your date of lapse. Once LCUL goes into effect, your certificate will be considered "paid-up" with no further premiums due, and you will no longer receive increases under any inflation option.

Note: For certificateholders who are eligible for and meet the requirements for payment of benefits under the Contingent Benefit Upon Lapse Nonforfeiture Feature ("CBUL") as a result of this rate increase, we will instead provide coverage under LCUL, which provides a benefit that is equal to the benefit payable under CBUL. We will not pay benefits under both CBUL and LCUL, or any other nonforfeiture feature.]

[Insert for letters to insureds who have an existing NF benefit:

Records indicate your certificate includes a nonforfeiture feature providing for reduced or limited coverage in the event that your certificate lapses due to cancellation or nonpayment of premium. Please refer to your certificate for additional information. If you elect to cancel your coverage, you are eligible for the limited

coverage as described in your certificate under the nonforfeiture feature. (Please note that this limited coverage is not intended to replace coverage you currently have.)]

[Insert for insureds with paid-up coverage with a layer of non-paid up coverage:

Records indicate you are making premium payments on only a portion of your coverage and that the remainder of your coverage is fully paid-up. In the event you stop making premium payments or notify MetLife you do not wish to maintain the portion of your coverage that is not fully paid up, you will retain the portion of your coverage that is fully paid-up. In this case, the portion of your coverage on which you are making premium payments will end. Please be aware that the portion of your coverage that is paid-up is **not** subject to the premium increase.]

At MetLife we're here to help

We are ready to assist you. Attached is a Frequently Asked Questions document to provide additional details regarding this notification. If you have any additional questions, please call our Customer Service team at [800-247-2335], between the hours of [8:00 a.m.–8:00 p.m.]. Call center representatives will be pleased to answer any questions or provide additional options to lessen the amount of this increase, if available.

Sincerely,

Thomas G. Reilly, Director

Thanas S. Reily

Product Management & Compliance

Metropolitan Life Insurance Company

Encl: [Frequently Asked Questions, Coverage Change Form, Cost of Care Chart, Business Reply Envelope]

Life, Accident & Health, Annuity, Credit Transmittal Document

1.	Prepared for the State of	Pennsylvan	ia								
			De	epartment	Use Only						
2.	State Tracking ID			- P-11-1-1-1-1	ese emy						
ME	ГА-130989971										
3.	Insurer Name & Address		Domicile	Insurer License Type	NAIC Group #	NAIC	# F	EIN#	State #		
	Metropolitan Life Insurance Insurance Products Contrac 1095 Avenue of the America New York, NY 10036-6796	ets	NY		241	65978	3 13-	5581829			
4.	Contact Name & Address	Telephon		Fax	#		E-mail Add	rocc			
	da Lula	reichiion	π	rax	π		E-man Auu	1 (33			
Metro 1300	opolitan Life Insurance Co. Hall Blvd nfield, CT 06002	860-0	656-3862		n/a	mlula	lula@metlife.com				
5.	Requested Filing Mode	_	••	explain):			formational				
6.	Company Tracking Numb	er CT1	7-206 AARP	•							
7.	New Submission [Resubmis	ssion	Previous fil	e#						
		ПП	☐ Individual ☐ Franchise								
8.	Market	Gro						Small and Lar	ge		
9.	Type of Insurance (TOI)	LTO	C03G – Grou	p Long-Te	rm Care In	surance					
10.	Sub-Type of Insurance (Su TOI)	ıb-	C03G.001 – C	Qualified							
			☐ FORMS ☐ Policy ☐ Outline of Coverage ☐ Certificate ☐ Application/Enrollment ☐ Rider/Endorsement ☐ Advertising ☐ Schedule of Benefits ☐ Other Rates ☐ New Rate ☐ Revised Rate								
11.	Submitted Documents	Plea	FILING OTE se explain: _ PORTING I			R RATE:		-			
		☐ Art ☐ Ass ☐ Sta	SUPPORTING DOCUMENTATION Articles of Incorporation								

LHTD-1, Page 1 of 2

12.	Filing Submission Date	April 5, 2017
13	Filing Fee	Amount Check Date
	(If required)	Retaliatory Yes No Check Number
14.	Date of Domiciliary Approval	Not Applicable
15.	Filing Description:	
	This is a filing of a premium rate letter for details.	schedule increase for group long-term care insurance policies. Please see our filing
16.	, •	
I H app	EREBY CERTIFY that I have review of the statutory and regulatory provides the statutory provides the	ewed the applicable filing requirements for this filing, and the filing complies with all sions for the state of Pennsylvania
Prii		Title Senior Product Consultant
	Melinda Jula	
Sig	nature	Date: April 5, 2017

LHTD-1, Page 2 of 2

17.		Form Filin	g Attachment	
This	filing transmittal is part of company tra	acking number		
This	filing corresponds to rate filing compar	ny tracking number		
	Document Name	Form Number		Replaced Form Number
	Description			Previous State Filing Number
01			☐ Initial ☐ Revised ☐ Other	
02			☐ Initial ☐ Revised ☐ Other	
03			☐ Initial ☐ Revised ☐ Other	
04			☐ Initial ☐ Revised ☐ Other	
05			☐ Initial ☐ Revised ☐ Other	
06			☐ Initial ☐ Revised ☐ Other	
07			☐ Initial ☐ Revised ☐ Other	
08			☐ Initial ☐ Revised ☐ Other	
09			☐ Initial ☐ Revised ☐ Other	
10			☐ Initial ☐ Revised ☐ Other	
LH FFA	A-1			·

© 2009 National Association of Insurance Commissioners

18.	Rate Filing Attachment									
This	filing transmittal is part of company tracl	king number	CT17-206 AARP							
This	filing corresponds to form filing company	tracking number	CT17-206 AARP							
Over	all percentage rate indication (when appli	cable)								
Over	all percentage rate impact for this filing		23.12	%						
	Document Name	Affected Form Numbers		Previous State Filing Number						
	Document Name	Numbers		Number						
	Description									
01	Actuarial Memorandum and Rates	G.LTC5897R100	New							
			Revised							
			Request + 23.12%% Other							
02		G.LTC1697	New							
	Actuarial Memorandum and Rates		Revised							
			Request +23.12%%							
02		C I TICEROED 100	Other							
03	Actuarial Memorandum and Rates	G.LTC5797R100	☐ New ☐ Revised							
	Actual fai Wemoi andum and Kates		Request +23.12%%							
			Other							
04			☐ New							
			Revised							
			Request +%%							
05			Other							
03			Revised							
			Request +%%							
			Other							
06			New							
			Revised							
			Request +%% Other							
07			New							
			Revised							
00			Other							
08			☐ New ☐ Revised							
			Request +%%							
			Other							
09			New							
			Revised							
			Request +%% Other							
10			□ Other							
10			Revised							
			Other							

LH RFA-1